



■ spotlight

June 2012 Vol. 45 No. 6

HARD ²⁰¹² CONVENTION
HOTEL & CASINO ROCK

L & ROCK & ROLL & ROCK & ROLL & CONVENTION HIGHLIGHTS & ROCK & ROLL





Roger Smith
Chief Executive Officer
AIL & NILICO

We Take Care of Our Own

"It was the best of times, it was the worst of times... it was the season of Light, it was the season of Darkness, it was the spring of hope, it was the winter of despair..." — Charles Dickens (A Tale of Two Cities)

It's hard to know where to begin talking about American Income's 2012 Convention at the Hard Rock Punta Cana. I think anyone in attendance would agree that we experienced the gamut of emotions — often all at the same time — in a matter of a few short days.

By now, most of you know that we lost one of our own in the Dominican Republic. Long-time SGA and Executive Council member Bob Whittinghill passed away on Monday, May 21. He first came to the Company in 1982. It seems inadequate to say that our thoughts and prayers are with Cindy, Sasha and Leah, the Agency and his friends. If there was a bright spot in this tragic situation, it was the amazing show of love and support our AIL/NILICO family poured out immediately for Cindy and Sasha, and the Home Office continues to receive inquiries from people wanting to know how they can help.

Naturally, thoughts of Bob and his family were with us throughout the Convention, even as we attended the various events to celebrate the achievements of those who worked so hard to qualify for Convention.

On my busiest day of the trip, I had what I guess you might call an epiphany as I was grabbing a quick bite of lunch before rehearsal for our Awards Night program. I found myself thinking about everything that had taken place so far, and General Session, which we had just concluded.

Every few years at General Session, we do a mock version of a talk show, in which I'm the host, and my guests are a handful of our award winners. I ask them questions about their success, their work habits, their attitudes, their challenges, etc. It's one more way to honor Top Producers, and it's an

opportunity for me to get acquainted with Producers with whom I might not otherwise have had a chance to interact. I enjoy talking to them; their enthusiasm is contagious.

I thought about their comments, and I discovered a common thread: commitment — to the Company, to their customers, to their Agency, to each other. The people I interviewed were quick to credit their team and those who helped them along the way. What does it say about an organization where people feel comfortable enough to ask for help and where that help is freely and graciously given? It says we are part of an extraordinary team. Business consultant Jon Katzenbach wrote, "What sets apart high-performance teams is the degree of commitment, particularly how deeply committed the members are to one another."

Then the words of Scott Smith's General Session closing remarks came back to me. Our #1 Springsteen fan cited the title of Bruce's new single: We Take Care of Our Own. Those words and the feelings of loyalty, caring and pride that they evoke complete the picture. Yes, we are a high-performance team, but we are also a family, and as such, we look out for each other.

Whether it's closing the ranks around a grieving family and Agency or reaching out to help another overcome a hurdle and reach their potential at American Income and National Income, we take care of our own.

Somewhere, B is beaming with pride.

It was great seeing you all, and I hope to see even more of you next year in San Diego.



■ spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$3,300,829 in bonuses. For more information on the monthly bonuses, turn to Page 32-37.

Total: \$3,300,829

required retention rate

Effective Jan. 1, 2012, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention: 69.0%
Net to Gross: 78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Tuesday 07/24** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Friday 07/27** to count for **July** production.

promotions



Congratulations to Debbie Enstedt on her appointment as Vice President of International Public Relations. We wish her much success in her new role.

code of business conduct & ethics

Torchmark and AIL/NILICO are committed to maintaining a business atmosphere and working environment based on honesty, fair dealing and sound business ethics. Please find The Torchmark Corporation Code of Business Conduct and Ethics by logging in to the Agency Resource Center at www.aillife.com/arc or www.nilife.com/arc and clicking the Torchmark Corporation Code of Business Conduct and Ethics link at the very bottom of the page. This Code of Conduct expresses the standards of integrity and business conduct that all Company directors, officers, employees and independent contractors must uphold and follow. The Code is provided to help you understand what the Company expects of you and should be read carefully.

corrections

Incorrect picture published in May Issue.



**#16 IP April Production
Roosevelt Jeanty**
\$20,460 Net ALP
74.7 Retention
MGA: Henry Ingraham
SGA: Williams-Zophin



**communicator
award**

pg. 08



**remembering
bob whittinghill**

pg. 09



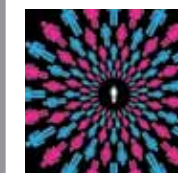
**leadership
academy**

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**2012
convention**

pg. 18



**referral
leads**

pg. 38



**LOOK
FOR ME!**

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2013 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2013 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt located in Sunny San Diego! The convention will be held May 22-25, 2013.*

SA/GA
**DIRECT CODE
FIELD TRAINING**
BONUS

CONTEST EXTENDED!

The SA/GA Direct Code Field Training Bonus has been so successful, it has been extended to **December 31, 2012!** Since this Bonus was introduced, the number of weekly bonuses and the number of qualifying SAs and GAs have both continued to increase. The purpose of the Bonus is to give SAs and GAs a vested interest in getting and keeping their Agents hitting bonus each week, which leads to better Agent retention and team and Agency growth. Talk to your manager about how the Direct Code Field Training Bonus can add to your income each month!

Please Note: All qualifiers listed achieved at least \$500 in bonus totals.
Contest ends December 31st, 2012. For full bonus details, visit www.ailife.com/arc/spotlight.aspx

TOP MAY BONUS LEADERS



1 CHARLES DIULUS \$6,250 Simon Arias	2 UNIQUE HUNNICUTT \$5,076 Alex Roland	3 JOSH WHEELER \$3,796 Surace-Smith	4 Ofa Siasau \$3,281 Steve Friedlander	5 KEITH COSCIA \$3,270 Surace-Smith
-------------------------------------------------------------	---------------------------------------------------------------	------------------------------------------------------------	---------------------------------------------------------------	------------------------------------------------------------

MAY BONUS LEADERS

May Bonus Payout \$404,510
May Bonus Qualifiers 709

Name	Bonus	SGA
1 Charles Diulus	\$6,250	Simon Arias
2 Unique Hunnicutt	5,076	Alex Roland
3 Josh Wheeler	3,796	Surace-Smith
4 Ofa Siasau	3,281	Steve Friedlander
5 Keith Coscia	3,270	Surace-Smith
6 Lynda Gleeson	3,239	Bob Olson
7 Elaine Kulawiak	3,123	Oldham-Bianchi
8 Marian Sertler	3,064	Sabrina Lloyd
9 Kyle Lewicki	3,059	Surace-Smith
10 Matthew Caternolo	3,034	Simon Arias
11 Zachary Santino	2,868	Oldham-Bianchi
12 Marc Salvaggi	2,834	Surace-Smith
13 Matthew Conrad	2,821	Surace-Smith
14 Kevin Talbot	2,639	Joseph Diecedue
15 Kristian Brennan	2,564	Imran Satti
16 Noel Rose	2,465	Williams-Zophin
17 Brandi Hershey	2,459	Brandon Cooley
18 Antonio Evans	2,297	Chris Hernandez
19 Ashley Wenning	2,232	Surace-Smith
20 Jean Joseph	2,219	Williams-Zophin
21 Benjamin Ainscough	2,176	Altig-Orlovic
22 Matthew Cosic	2,162	Surace-Smith
23 Vatapuia Vavau	2,159	Steve Friedlander
24 Tyler Stewart	2,127	Simon Arias
25 Bradley Gray	2,089	Imran Satti

Name	Bonus	SGA
26 Stephen Creaghan	\$2,077	Joseph Diecedue
27 Sione Aholoka	2,025	Steve Friedlander
28 Brodie Fischer	1,991	Imran Satti
29 David Guzman	1,965	Surace-Smith
30 Seta Donabedian	1,958	Imran Satti
31 Jason Green	1,932	Paul Rumbuc
32 Alisa Walker	1,910	Steve Greer
33 Edward Atkinson	1,903	Surace-Smith
34 London Burnett	1,901	Surace-Smith
35 Tamara Hughes	1,877	Kevin Davis
36 Zachary Frentsos	1,872	Surace-Smith
37 Mosese Nasalo	1,829	Steve Friedlander
38 Nicole Conrad	1,812	Fred Hadayia
39 Tony Geer	1,786	Surace-Smith
40 Adam Huck	1,784	Surace-Smith
41 Albert Serur	1,771	Simon Arias
42 Reynolds Akuamo	1,759	Theodore Pappas
43 Shahab Mahdavinejad	1,756	Theodore Pappas
44 Katie Shugert	1,743	Surace-Smith
45 Erna Gasanin	1,730	Fred Hadayia
46 William Myatt	1,712	Brandon Cooley
47 Gyad Ferguson	1,681	Fred Hadayia
48 Christopher Newman	1,677	Surace-Smith
49 Harrynarine Ramoutar	1,669	Theodore Pappas
50 Jacqueline Kosalek	1,643	Oldham-Bianchi

Name	Bonus	SGA	Name	Bonus	SGA	Name	Bonus	SGA
Yolanda Richardson	\$1,640	Slav Bitman	Sara Wonderling	\$1,050	Oldham-Bianchi	Bryan Phillips	\$719	Matt Henderson
Zbigniew Stankiewicz	1,638	Fred Hadayia	Daniel Bernard	1,048	Oldham-Bianchi	Phyo Phyo	714	David Hausman
Sokol Fazliu	1,634	Simon Arias	Bernadette Casciato	1,046	Simon Arias	Michelle Verbit	713	Giglione-Ackerman
Ryan O'Malley	1,617	Imran Satti	Dean Jensen	1,040	Steve Greer	Timothy Wilson	712	Philip Prata
Craig Cacini	1,604	Simon Arias	Michael Shaba	1,038	Alt-Orl-Taboulay	Momodou Jallow	710	David Hausman
Daniel Fifita	1,602	Steve Friedlander	Cynthia Schneideman	1,035	Sabrina Lloyd	Mia Seagraves	708	Cohen-Cohen
Christopher Favor	1,591	David Hausman	Lawrence Reardon	1,020	Simon Arias	Roosevelt Wilson	708	Giglione-Ackerman
Kasey Schultz	1,583	Maria Greene	David Rockway	1,019	Bob Olson	Chad Potts	705	Chris Hernandez
Ronnie Patea	1,580	Steve Friedlander	Eric Thompson	1,018	Surace-Smith	Linda Henke	703	Altig-Orlovic
Minh Phung	1,577	Scott Rehberg	Kyle Taylor	1,016	Travis Moody	Philip Russo	699	Simon Arias
Joshua Fosnight	1,571	Simon Arias	Brian Hutchings	1,012	Oldham-Bianchi	Lalitha Janardhanan	698	Slav Bitman
Shelly Cullen	1,557	Steve Friedlander	Christopher Chunn	1,006	Jeremy Welch	Carl Nazaire	690	Giglione-Ackerman
Justin Carter	1,548	Simon Arias	Cameron Clay	1,003	Simon Arias	Rongokino Ngatai	689	Steve Friedlander
Ashley Delevieuse	1,544	Philip Prata	Heather Rowell	1,003	Tim McAdams	Catherine Gemmaro	689	Theodore Pappas
Maurice Baritz	1,543	Chris LaFond	Ronald Kutruff	1,000	Simon Arias	Craig Blankenship	687	Surace-Smith
Joshua Cosentino	1,537	Simon Arias	Amanda Beyersdorff	993	Surace-Smith	Andre Bent	678	Bob Olson
Roger Watkins	1,529	Giglione-Ackerman	Joshua Davidson	980	Surace-Smith	Abdul Yusuff	672	Simon Arias
Alexander Dorey	1,523	Imran Satti	Brian Sundberg	978	Alt-Orl-Deley	James Franklin	669	Alt-Orl-Hay
Christopher Vasu	1,512	Surace-Smith	Joshua Cook	977	Simon Arias	Gregory McDuffie	664	Matthew Hogan
Ritia Tokahere	1,506	Steve Friedlander	Edward Davidson	957	Mark Hancock	Daniel Alvarado	659	Steve Greer
George Baumberger	1,491	Theodore Pappas	Felicia Price	950	Jatoft-Foti	Roxy White	658	Simon Arias
Abraham Nammur	1,476	Williams-Zophin	Loretta Ekeroma	946	Steve Friedlander	Armad Abdollahzadeh-Parsa	656	Cohen-Cohen
Brandon Smith	1,468	Brandon Baker	Brandon Moody	938	Travis Moody	Robert Ross	653	Jeremy Harbin
Bradley Kampmeier	1,468	Chris Hernandez	Sean Wampler	937	Surace-Smith	Xavier MacLarty	652	Williams-Zophin
Charlyn Lim	1,462	Altig-Orlovic	Eduardo Barrantes	933	Altig-Orlovic	Michael Gittleman	649	Philip Prata
Andrew Bayang	1,445	Altig-Orlovic	J F Musgrave	931	Imran Satti	Adrienne Mackay	646	Joseph Diecedue
Christopher Chovanec	1,444	Steve Greer	Pamela Altman	925	Surace-Smith	Ryan Ward	641	Surace-Smith
Violetta Goldman	1,444	Oldham-Bianchi	Robert Nolan	921	Paul Rumbuc	Alisha Ammand	639	Theodore Pappas
Valerie Comier	1,436	Steve Greer	Robert Gibson	914	Joseph Diecedue	Raphael Musto	637	Simon Arias
Lydia Smith	1,432	Cunningham-Weatherspoon	Keahnda Pryor	911	Bob Olson	Priscilla Nelissen	622	Desi Dimitrova
Jesse Spencer	1,428	Oldham-Bianchi	Andrew Haskins	910	Alt-Orl-Hay	Sheree Risley-Aragon	621	Maria Greene
Jennifer Kinder	1,410	Dorian Oldham	Lisa Heyman	906	Fred Hadayia	Robert Richman	617	Surace-Smith
Alexander Keats	1,410	Altig-Orlovic	Nathan Luscombe	901	Philip Prata	Kalle Convery	606	Simon Arias
Ieland Smith	1,406	Joseph Diecedue	Ryan Fickert	896	Surace-Smith	Benjamin Clabaugh	605	Altig-Orlovic
Ricky Jenkins	1,406	Kevin Davis	Michael Cloherty	887	Oldham-Bianchi	Mark Arrigo	602	Oldham-Bianchi
Andy Jaikaran	1,390	Matt Henderson	Mark Lomonaco	885	Altig-Orlovic	Antonio Davidson	601	Mark Hancock
Kasey Williamson	1,368	Chris Hernandez	Daniel G Johnson	866	Surace-Smith	Gary Bowen	597	Matt Henderson
Carlos Lopez	1,351	Giglione-Ackerman	Cliff Mora	866	Desi Dimitrova	Hector Carrillo	597	Brandon Cooley
Kasun Mapatuna	1,341	Altig-Orlovic	Travis Picklesimer	866	Surace-Smith	Valen Eberhard	591	Michael LiBassi
Jonathan Tomko	1,337	Surace-Smith	Anna Williams	862	Chris Hernandez	David Kirst	590	Oldham-Bianchi
Patrick O'Brien	1,329	Paul Rumbuc	Samotta McKeever	858	Bob Olson	Nicoole Nelson	589	Simon Arias
Steve Svendsen	1,324	Richard Correa	Sione Maunau	854	Steve Friedlander	Jordan Freeman	588	Steve Greer
Michael Gerstein	1,318	Giglione-Ackerman	Magdhalene Franklin-Holmon	852	Steve Greer	Joshua Buckley	586	Travis Moody
Levi Stearns	1,318	Altig-Orlovic	James Moland	841	Eric Cochran	Monty Pratt	586	Steve Friedlander
Konnor Wyly	1,314	Joseph Diecedue	Jared Durham	840	Simon Arias	Jennifer Mitchell	584	Alt-Orl-Hay
Joy Nardone	1,307	Chris LaFond	Vemin Vigier-Reynoso	835	Matt Henderson	Allisi Sanalio	582	Steve Friedlander
Oscar Portillo	1,301	Steve Greer	Marcia Fraser-Douglas	833	David Hausman	Joseph Duran	570	Dan Rubio
James Smith	1,288	Alt-Orl-Hay	Chris Hernandez	825	Chris Hernandez	Aaron Haynes	569	Simon Arias
Preston Turner	1,281	Richard Correa	Matthew Tobin	823	Simon Arias	Donald Dowbor	561	Mark Hancock
Denise Hewison	1,272	Surace-Smith	Darrell Asbell	823	Altig-Orlovic	Nicholas Rogers	553	Matt Henderson
Sara Gilley	1,264	Alt-Orl-Hay	Alex Roland	809	Alex Roland	DeAnthony Hartman	553	Paul Rumbuc
Richard Whyte	1,248	Alt-Orl-Taboulay	Randy Ocampo	809	Altig-Orlovic	Ben Carpenter	542	Cunningham-Weatherspoon
Russell Trujillo	1,243	Richard Correa	Nathan Alfred	805	Simon Arias	Zachary Iedyard	542	Altig-Orlovic
John Velardo	1,239	Chris LaFond	Larry Sale	805	Richard Correa	Carissa Van Wagener	538	Oldham-Bianchi
Elizabeth Lo	1,237	Steve Friedlander	Jacob Brockmann	803	Altig-Orlovic	Jean-Francois Diotte	527	Imran Satti
Patrick Cotton	1,196	Alt-Orl-Deley	Heath Pepper	802	Jeremy Welch	Yen Ky	526	Slav Bitman
Jahara Lewis	1,181	Altig-Orlovic	Cameron Cimino	800	Simon Arias	Julia Misluk	526	Philip Prata
Carlos Otero-Villalba	1,175	Matt Henderson	Andrew Pratt	793	Cunningham-Weatherspoon	Harvey Dixon	523	Steve Friedlander
April Harmon	1,169	Samuel LaSala	Andrew Jaycox	790	Chris LaFond	Miguel Cotrina	516	Steve Friedlander
Heather Leitich	1,160	Cunningham-Weatherspoon	Drew Frazier	779	Slav Bitman	Josess Montumer	515	Matt Henderson
Marissa Boo	1,154	Jatoft-Foti	Joseph Schneider	775	Cohen-Cohen	Mirvet Kekic	509	Bob Olson
Brian Jerome	1,148	Williams-Zophin	Mary-Delores Ayarzagaitia	772	Matt Henderson	Linda Moore	509	Bob Olson
Edona Hughes	1,145	Kevin Davis	Lazarus McRae	768	Surace-Smith	Brandon Summerton	505	Alt-Orl-Taboulay
Debra Hunter	1,132	Fred Hadayia	Rita Charles	761	Steve Friedlander	Polina Philbin	505	Fred Hadayia
Robert Biser	1,132	Surace-Smith	Anita Ferris	760	Steve Friedlander	Josephine Brown	503	Steve Friedlander
Jodi Bohdal	1,124	Fred Hadayia	Ainsworth Ramkhelawan	757	David Hausman	Matthew Stevens	502	Sabrina Lloyd
John Sikora	1,117	David Hausman	Jacob Unger	752	Simon Arias	Tamecka Dixon	501	Giglione-Ackerman
James Griffiths	1,114	Laura Fisher	Jessica Dean	751	Altig-Orlovic	Alan Pazmoran	500	Josh Chalcm
Thomas Soloweyko	1,097	Steve Greer	Cameron Kline	751	Altig-Orlovic			
Nicole Johnson	1,094	Surace-Smith	Giancarlo Altube	746	Theodore Pappas			
Jelisa Lawson	1,076	Giglione-Ackerman	Uatesoni Filimoehala	739	Steve Friedlander			
Brendyn Muise	1,067	Altig-Orlovic	Alison King	732	Cindy Furer			
Faapaia Tokuma	1,065	Steve Friedlander	Timothy Watson	730	Surace-Smith			
Amy Smith	1,064	Slav Bitman	Alexander Gonzalez	727	Cindy Furer			
Sean Kiersztyn	1,056	Mark Hancock	Thomas Dolin	723	Oldham-Bianchi			
Danielle Gamble	1,051	Simon Arias	Glen Latona	720	Cohen-Cohen			

Anniversaries

43 Years of Service
Pater Nielsen, PR

31 Years of Service
Bert Feldman, Agt

30 Years of Service
George Farenthold, PR

22 Years of Service
John McCreary, RGA

20 Years of Service
Dick Case, PR

19 Years of Service
Patrice Amador, MGA

18 Years of Service
Brian Traboulay, SGA

17 Years of Service
Cheryl Cook, PR

16 Years of Service
Sandra Knapp, PR

14 Years of Service
Preeti Sahgal, Agt

13 Years of Service
Julie Aprahamian, Agt

James Schneider, Agt

Mario Soljan, PR

12 Years of Service
Lorena Barriere, Agt

Elizabeth Hodgson, Agt

11 Years of Service
Susan Bergh, MGA

Jim Bianchi, SGA

John Bulecza, MGA

Volodymyr Derevyanyy, RGA

Tracy Haden, MGA

Christopher Hernandez, SGA

Cas Robinson, PR

Jeremy Welch, SGA

Matt Wolfanger, SGA

10 Years of Service
Robert Boyer, Agt

Chad Deley, SGA

Daniel Potilechio, GA

Elaina Sinner, MGA

Yvonne Zarathustra, Agt

9 Years of Service
Samson Adelufosi, Agt

Micah Cohen, SGA

William Gordon, Agt

Anthony Mele, Agt

Crystal Reeves, Agt

8 Years of Service
Nicholas Engrav, MGA

Rita Haidinger, MGA

Rita Holmes, MGA

Michael Laramie, RGA

Randy Teyssier, MGA

7 Years of Service
David Guzman, GA

Alina Latinsky, PR

Natalie Linker, MGA

Alan Silverman, MGA

Ryan Tucker, MGA

6 Years of Service
Daniel Armstrong, RGA

Jason Ihle, PR

Michael LiBassi, SGA

Mathew Wealey, MGA

Jenny Patterson, Agt

5 Years of Service
Robert Granzow, Agt

Danielle Jankowski, RGA

Dmitriy Kagan, MGA

Brian Lee, SA

Jennifer Mitchell, GA

Lori Vaughn, PR

Timothy Velky, GA

Daniel Walton, GA

4 Years of Service
Mercedes Ayala, Agt

Caleb Douce, MGA

Jay Newsome, Agt

Steven Rotherforth, SA

Kilisimasi Sega, SA

Thomas Vena, RGA

Jack Wang, GA

3 Years of Service
Shannon Bennett, PR

Loretta Ekeroma, GA

Javier Esquivel, Agt

Pamela Furuya, MGA

Amandeep Gill, GA

Bryant Hendley, Agt

Pelenatete Lamsam, Agt

Katie Massart, Agt

Ronald Remich, GA

Lisa Richardson, SA

Samvel Tigranyan, Agt

Ronald Trombetta, Agt

2 Years of Service
Chenyng Allen, SA

Edward Atkinson, SA

Karen Barbour, SA

Charles Belt, Agt

Corey Bryant, SA

Jordan Chalom, MGA

Michael Clemente, MGA

Steven Cox, MGA

Mark DeFrancisco, Agt

Oscar Flores-Najarro, Agt

Erna Gasanin, GA

Lazaina Havea, Agt

Kenneth Johnson, SA

Melne Lewis, MGA

Richard Lyddon, MGA

Dennis Munro, Agt

Tone Munro, MGA

Arash Nazhand, Agt

Dennis O'Neill, MGA

Brent Penno, Agt

Eric Peyton, Agt

Patrick Rieger, MGA

David Rockwood, GA

Jonathan Santiago, GA

Beverly Smith, Agt

Mohamed Tawfik, SA

Tamara Williams, PR

Konnor Wyly, GA

1 Year of Service
Jennifer Allen, PR

Mark Arrigo, SA

George Babish, SA

Jane Balaras, Agt

Jolinn Barner, SA

John Barrett, Agt

Miki Bartolome, GA

Amy Bauch, Agt

Craig Blankenship, SA

Zachary Bradshaw, SA

Lawrence Broussard, SA

Jack Bryant, Agt

Carlo Buhay, SA

Jamar Burnette, Agt

Shaun Carvelli, Agt

Karen Cheng, GA

Maryna Danielian, Agt

Christa Davis, PR

Michael Davis, GA

Ashley Delevieuse, GA

Dion Dizon, PR

Kevin Dougherty, SA

Debra Esquivel, SA

Soosemea Faatui, Agt

Gina Flores, Agt

Brian Gilmore, Agt

Louis Giogaia, GA

Donnie Gladney, Agt

Liza Godine, GA

Daymon Green, SA

Jenna Grula, SA

Andrew Hermosillo, SA

Cristi Huffman, Agt

Kyle Istvanditsch, SA

Corey Jackson, Agt

Roosevelt Jeanty, Agt

Stefan Johannsson, Agt

Maxwell Knight, Agt

Ronald Kutruff, GA

James Lochard, MGA

Charlyn Lum, SA

Jamaal Lynwood, MGA

Alan Lyons, Agt

Brandon MacDonald, MGA

Paul Mariotti, SA

Joseph Mathis, GA

Mikhail Mishkov, SA

Floyd Musgrave, SA

Darrell Nelsen, GA

Branislava Nikolichevskaja, SA

Vaine Rere, SA

Elizabeth Reyer-Corley, PR

Kevin Ristau, MGA

Paw Sandberg, Agt

Muhammad Satti, RGA

Gerard Senegal, PR

Craig Shaw, SA

Shawn Sheridan, Agt

Clinton Spaeth, SA

Kevin Talbot, GA

Frank Tedesco, Agt

Ronald To, SA

Johleena Tolentino, Agt

Rona Turner, Agt

Karina Valencia, SA

Carissa Van Wagenen, SA

Mary Vatterott, Agt

Vernin Vigier-Reynoso, GA

Ethan Weidman, Agt

Phillip Williams, SA

Kimberly Wizzard, SA

Sara Wonderling, SA

Abdul Yusuff, GA

NEW
SGA
SA



Scott Davis
Michigan
July 1

Scott came to American Income via the Arias Agency in November of 2009. Scott says he's always been a "glorified salesman," and had prior successful ventures including a defense contracting company, an import/export firm and a telecom consulting business. He knew the day he started with ALL that he wanted to be an SGA, and he credits Simon and hard work for having achieved that goal in 2 1/2 years. Scott, wife Andrea and 22-month old twins Cash and Grayson currently make their home in Avon, Ohio.

Promotions

State General Agent
Scott Davis

Regional General Agent
DeMario Cooper

Lamine Diakhate

Magda Figueiredo

Paul Kelly

Sara Welch

Master General Agent
Robert Hamilton

Joseph Lipetri

Jamaal Lynwood

Christopher McMenomy

Joel Moran

Carl Nazaire

Marcus Noel

Noel Rose

Rachel Stanhope

Bryon Welch

60% General Agent
Ross Budweg

Christopher Chunn

Joshua Cook

Liza Godine

Kierra Goodwin

Jerren Hughes

Bruce Kaminski

Cameron Moore

Cole Murphy

John Napiza

Darrell Nelsen

Anthony Rizzo

Maria Rocha

Robert Ross

Lydia Smith

Francois Telfort

57.5% General Agent
Ann Abbruzzese

Andre Bent

Jeffrey Boland

Jacob Brockmann

Danielle Cardello

Carl Carlberg

Yihao Chen

Joshua Cosentino

Gian-Paolo Diberardo

Harold Durana

Drew Frazier

Jorge Guerra

Mark Harhager

David Higa

John Holstein

Tamara Hughes

Cameron Kline

Michelle Kyles

Jahara Lewis

Andrew Mar

Steve Marker

Andre McCallum

Arthur McDonald

David Menditto

Carlos Otero-Villalba

Glaister Parke

Kershawn Payne

Ruben Santillana

Joseph Schneider

Levi Stearns

Matthew Stevens

Marcus Street

Brandon Summerton

Tatjana Tikhonov

Jacob Unger

Joseph Veeder

Roger Watkins

55% Supervising Agent
Delilah Abuosba

Chenyng Allen

Sondra Batson-Braggs

Bobby Beatty

Enrique Borjas

Jacob Boyce

Brent Brasher

Jane Brown

David Campbell

Tari Carter-Pruitt

Austin Christy

Matthew Crossman

Peggy Davenport

Chad Davis

Joshua Degraw

Tracy Dishman

Joseph Duran

Trevor Gass

Ashley Gregg

Pamela Hacker

James Harrison

Mark Hileman

Angelic Howell

Steve James

Shaneda Johnson

Joshua Jones

Michael Kramer

David Laffin

Christal Lipsey

Stephen Lorenz

Laura McDowell

Holley McMullen

Keith O'Brien

Alexander Peraza

Jordan Powell

Reuben Rioscruz

Jessica Rogers

Sarah Schroeder

Diana Schulman

Patrick Silvia

Darries Snelling

Les Swan

Steve Tran

Keri Valentine

Shawn Wildman

Daniel Wilson

Whitney Wilson

Craig Wright

Derrick Wright

Mark Ziemianski

52.5% Supervising Agent
Lauren Accardi

Deion Adams

Christopher Akins

Chelsea Althouse

Charlene Anderson

Edison Arauz

Santino Attanucci

Ronald Baldwin

Jerrina Battle

Jonathan Beairo

Rosanne Becerra

Michael Beckelhymer

Sean Birt

Larrye Boykin

Cassandra Braaten

Lawrence Broussard

Michael Brunello

Elyse Bryan

Robert Burdi

Caleb Butcher

Katie Cetina

Andrea Chancey

Tao Chen

Caleb Coleman

Jonathan Collins

Katie Colucci

John Conard

Joseph Cost

Britton Costa

Nicole Cox

Alexandra Curtin

Gina Cuza

Stephen Darrington

Joseph Davis

Shawn Demyan

Robert Drake

Jennifer Duncan

Andrew Durer

Nathaniel Durkin

Sean Dycus

Christopher Earle

Kevin Early

Yussuf Elzein

Jason Engelman

Nicole Epstein

Bernardo Estevez

Carlton Eto

Desseire Fahie

Brendan Fedor

Vincent Ferrara

Kelly Finnen

Derek Franc

Kaitlyn Good

Yonique Gordon

Wilson Guzman

Farid Hameditoloui

Gabrielle Harris

Gordon Haskell

Gregory Heller

Sharon Herard

Michael Hicks

Joshua Hill

Kevin Holloway

Reginald Huggard

John Jacobs

Serah James

Pamela Jenkins

James Kelly

Jonathan Keszler

Monica Khout

Shannon Koterbski

Caitlin Lee

Connor Lee

Virginia Lee

Justin Lerch

Simon Lopez

Joannabelle Magneson

Matthew Maher

Melissa Martinez

Sani Masuini

Felicia McCoy

Shaun McDonald

Peter McEnaney

Chad McLaughlin

Staci Meckler

Terry Mendez

Mohammed Moalawi

Samantha Naidu

Rongokino Ngatai

Roberto Nieves

Branislava Nikoltchovska

Amanda Oden

Timothy Ong

Paul Panagiotou

Christopher Parlaptano

Richard Patino

Jeffrey Pearce

Jamye Pierce

Tracie Prado

Eric Ramos

Edward Ramp

Michael Reynertson

Robert Ridge

Pablo Romero

Spencer Rowland

Miles Rubic

Sanveer Sahota

Ruben Sarmiento

Cynthia Schneiderman

Randy Schubert

Barbara Seyoum

Jeremy Sherman

Dekisha Shockley

Abigail Smith

Jamie Smith

Rebecca Southey

Jennifer Stella

Heather Stuart

Dale Talsma

Wai Tam

Vaimalaala Taufa

Sina Teo

Noah Waldman

Nia White

Eddie Whitney

Christina Whitson

Laura Wilson

Craig Winkelman

Alireza Yaesubi

Nathan Yeager

Jillian Yeleck

MILLION DOLLAR CLUB

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Mary Ann Gaelic
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Contract Date 03/29/08
Qualified May of 2012
\$1,002,112 of Net ALP



NEW LAB MEMBER

Annie Hill was elected Secretary-Treasurer of the Communications Workers of America in July 2011. With the CWA president, she works to advance the membership's top priorities and initiatives, and oversees the union's finances and administration of dues collection and disbursements to CWA's local unions.

Hill joined CWA in 1976 as an outside technician for Pacific Northwest Bell and was elected to two terms as president of Local 7904 in Salem, Oregon. She joined the district staff in Minneapolis in 1990. She went on to serve as an administrative assistant to the vice president in 1994 and then assistant to the vice president in 1999.

Hill served as vice president for CWA District 7, representing workers in 14 states 2005-2008, and was elected CWA executive vice president in 2008. She bargained critical contracts for members at Qwest Communications, among other employers, and put in place new structures in the district to better represent members across that region.

In addition to her assignments in the Secretary-Treasurer's operation, she oversees CWA's Human Rights Department, assists in building a larger and more active retiree network, and coordinates the union's Telecom Office, working with the eight CWA vice presidents who represent telecom members to develop policy and strategies to address an ever-changing industry.

Annie Hill

Secretary-Treasurer, Communications Workers of America, AFL-CIO, CLC



LABOR LETTER

Honored 2 years running!

Publication Honored by the Communicator Awards

For the second year in a row, AIL/NILICO's Labor Letter has been recognized by the Annual Communicator Awards for excellence in communication. The publication received the 2012 Silver Award of Distinction in the "Public Relations/Communications" category. The Award of Distinction is presented for projects that "exceed industry standards in quality and achievement."

The Labor Letter, distributed in print and digital format, is available at no cost to labor federations and international, national, and local labor unions across North America and New Zealand. It is compiled by our Washington, D.C. office and features news about the labor movement and labor-related causes that may not receive coverage by mainstream media. Our PR team uses the Labor Letter to keep AIL/NILICO's involvement in labor-related causes in front of union groups. Demand continues to grow for this valuable, no-cost resource.

The Communicator Awards

The Communicator Awards is the leading international awards program honoring creative excellence for Communications Professionals, and is one of the largest awards of its kind in the world. For almost two decades, the Communicator Awards has honored the best creative work in the communications fields.

For further information, or to provide AIL/NILICO-related content to be considered for publication in the *Labor Letter*, please contact Victor Kamber, Vice President and Publisher of the *Labor Letter*, at (202) 833-2030.



Bob Whittinghill 1953 - 2012



Bob Whittinghill with his wife Cindy Furer



Bob Whittinghill with his wife Cindy Furer and their family

"I had the opportunity to be at Bob and Cindy's meeting just this month. I observed him operate with a high level of humility and caring for his Agency. Bob was a gentle giant, member of the company's Executive Council, loyal to the company and will be missed dearly. His tenure places amongst the true pillars of the company." —*Scott Smith*

"The loss of a friend is always tragic, but Bob will continue to live on in our hearts as we continue the mission he started many years ago with AIL – the one to help people plan for these terrible moments." —*Domenico Bertini*

"I had just gotten my first chance to get to know Bob in the Bahamas at our Executive Council meeting. I had a chance to sit across from him at dinner and got to know him. Bob was passionate about his family and making AIL a better company. Just a great and kind man. He will be sadly missed but fondly remembered. May God bless him and his loved ones." —*Marcus Smith*

"I feel so fortunate that I had the time during the last Executive Council meeting to get to know Bob. He was one of those guys that paved the road we are all on now. He will be dearly missed." —*Bob Olson*

"Our deepest sympathies and prayers go out to the whole Furer-Whittinghill family and Agency from the Pappas Agency and family. Bob and Cindy paved the way for the rest of us as SGAs and I personally want to say Thank You. It was obvious to anyone that knew Bob that he enjoyed life and cherished his family and his Agency. We will miss you, Bob." —*Theo Pappas*

"Having known Bob for more than 20 years the things I admired most were his humbleness and unconditional commitment to his family. The world has lost a great person." —*Rob Falvo*

"Bob was more than an SGA to me; he was my good friend for many years. Bob always had a smile on his face and a good word to say about everyone. His positive attitude and kind spirit were truly an inspiration to all that knew him. Bob never complained about any situation but instead concentrated on how he could make it better. He was a loving father and a devoted husband and Cindy could not have had a better partner, in life or in business. Whenever Bob talked to me about Cindy or his two children, his face would light up with pride. Bob never really cared about being in the spotlight or being the center of attention, but would rather be in the background and give everyone around him the support they needed. He was an extremely talented SGA, one of the very best this company has ever seen. I will miss you Bob, and love you dearly, and you left this world a better place because you were in it." —*John Jatofi*

"Bob Whittinghill enjoyed all of the success related to Opportunity Unlimited. We all looked up to Bob as a man that really lived the dream that we all work so hard for everyday." —*Rick Altig*

"Can't quite get my head around Bob leaving us so early in his life. What I do know and have faith in is that God has not called us to understand everything, but in everything to trust Him... trust and know that His love for us is unfathomable and lasts far beyond this brief lifetime. Even though Bob's life was, by our understanding, cut short, he was blessed to be in a position to touch many lives. So many people live a long life and fail to impact others in life changing ways. Bob, in his unassuming way, touched and impacted many. For that he will be blessed and remembered and endeared by those who have known him and were blessed themselves to have crossed his path." —*Jim Surace*

"Bob was a very private guy. But when you would speak with him, he would open up, and he had such passion for his family and what he did. Bob was one of these guys that did not want all the fanfare and was deeply committed to his family and success at AIL. Bob will be missed." —*Eric Gighione*

"Whether providing protection and security to the families we serve or changing lives by offering Opportunity Unlimited, Bob had an impact on more people than we can know. American Income is better because he was a part of it." —*Roger Smith*

MGA

NAME	#	SGA	NAME	#	SGA
Justin Adams	15	Simon Arias	Sean O'Reilly	5	Cunningham-Weatherspoon
Leslie Ellis	14	Bob Olson	Evan Holzhauser	5	Giglione-Ackerman
Ofa Tupouniua	11	Steve Friedlander	Cody Terrell	5	Maria Greene
Moswen Taylor	11	Mark Hancock	Mark Corkrean	5	Steve Greer
Mark Kukielski	11	Eric Neal	Michael Laramie	5	Steve Greer
Ryan Hall	10	Laura Fisher	Barry Dillah	5	Sonny Gurney
Jason Bratin	10	Theodore Pappas	Marisa Willgruber	5	Fred Hadayia
Michael Mandella	10	Bob Wingate	Rafael Spratling	5	Matt Henderson
Jonathan Maust	8	Altig-Orlovic-Hay	Danielle Jankowski	5	Michael LiBassi
Matthew Diulus	8	Simon Arias	James Allen	5	Travis Moody
Thomas Vena	8	Simon Arias	Brett Gryska	5	Oldham-Bianchi
Kellen Cuttance	8	Slav Bitman	Stephen Jubrey	5	Oldham-Bianchi
Magda Figueiredo	8	Giglione-Ackerman	Ransey Vazquez	5	Bob Olson
Raymond Risucci	8	Dorian Oldham	Ala Awad	5	Alex Roland
Darron Hacker	8	Surace-Smith	Josh Bloomquist	5	Tiffany Roland
Mark Neilson	7	Altig-Orlovic	Rodney Ward	5	Paul Rumbuc
Randy Teyssier	7	Simon Arias	Christopher Osborn	5	Scott Sonnenberg
Matthew Turnquist	7	Richard Correa	Mathew Hart	5	Surace-Smith
Sharif Grays	7	Cindy Furer	Elias Hazen	5	Surace-Smith
Diego Arangopuerta	7	Steve Greer	Nigel Crowe	5	Williams-Zophin
Cherie Adams	7	Bob Olson	Scott Hanna	5	Williams-Zophin
Ryan Wilson	7	Philip Prata	Henry Ingraham	5	Williams-Zophin
Robert Shafer	7	Scott Rehberg	Daniel Armstrong	4	Altig-Orlovic
Zachary Hart	7	Surace-Smith	Volodymyr Derevyanyy	4	Altig-Orlovic
Andrew Aaron	6	Altig-Orlovic	Roger Fung	4	Altig-Orlovic
Joshua Olin	6	Altig-Orlovic	Hunter Houvener	4	Altig-Orlovic
Patrick Stenglein	6	Altig-Orlovic	John Sparby	4	Altig-Orlovic-Deley
I-Perfection Harris	6	Cunningham-Weatherspoon	Dennis George	4	James Bailey
John Ophals	6	Cunningham-Weatherspoon	Krista Thieme	4	Brandon Cooley
Stephen Hill	6	Steve Friedlander	Kyle Klipp	4	Richard Correa
Mavrick Fredericks	6	Giglione-Ackerman	Chris Lussier	4	Richard Correa
Matthew Girard	6	Maria Greene	James Curtis	4	Kevin Davis
Samuel Cohen	6	Fred Hadayia	Joshua Jackson	4	Joseph Diecedue
Kody Karhliker	6	Jeremy Harbin	Brian Schreiter	4	Joseph Diecedue
Richard Nicholson	6	Jeremy Harbin	Juan De la Cruz	4	Desi Dimitrova
Timothy Kieran	6	Chris LaFond	Christine Curran	4	Giglione-Ackerman
Mark Wyner	6	Sabrina Lloyd	Richard Barbour	4	Steve Greer
Matt Pflueger	6	Tiffany Roland	Susan Bergh	4	Sonny Gurney
Brandon MacDonald	6	Scott Sonnenberg	Sharon Brenner	4	David Hausman
Troy Plummer	5	Altig-Orlovic-Hay	Sebastian Kazek	4	Matt Henderson
Lucan Schmidt	5	Simon Arias	Kathryn Chaisson	4	Chris Hernandez
Brian Welsh	5	Simon Arias	Cara DeFiore	4	Chris Hernandez
Chad Panzer	5	Brandon Cooley	Doreen Ryan-Foti	4	Jatoft-Foti
Joshua Goodman	5	Richard Correa	Brookalyn Stillwagon	4	Christopher Jordan
			Johna Ryan	4	Dorian Oldham
			Levar Morgan	4	Theodore Pappas
			Syed Quadri	4	Theodore Pappas
			Bobby Szwaja	4	Theodore Pappas
			George Noujaim	4	Philip Prata
			Darcy Schrieber	4	Paul Rumbuc
			Nicholas Zangardi	4	Surace-Smith
			Tim Smith	4	Jeffery Thiel
			Aaron Ralston	4	Jeremy Welch

NAME	#	SGA	NAME	#	SGA
Kyle Johnson	4	Williams-Zophin	Richard Dyer	3	Jason Adamo
John Collins	3	Altig-Orlovic	John Collins	3	Altig-Orlovic
Blake Higuchi	3	Altig-Orlovic	Ryan Stenglein	3	Altig-Orlovic
Rovie Vanhtha	3	Altig-Orlovic	Ryan Bisanz	3	Altig-Orlovic-Traboulay
Luay Ghawi	3	Altig-Orlovic-Traboulay	Michael Clemente	3	Simon Arias
Scott Davis	3	Simon Arias	Casey Kunash	3	Simon Arias
Aaron Parks	3	Simon Arias	Phillip Jenkins	3	Slav Bitman
Byron Paz	3	Josh Chalou	Marko Jankovic	3	Cohen-Cohen
Kevin Rendon	3	Richard Correa	Kevin Rendon	3	Richard Correa
Randall Cook	3	Joseph Diecedue	Mack Doby	3	Joseph Diecedue
Alex Hernandez	3	Desi Dimitrova	Ricardo Grandt	3	Laura Fisher
Steven Cox	3	Steve Friedlander	Taina Lameko	3	Steve Friedlander
Simon Rolland	3	Steve Friedlander	Aaron Garcia	3	Maria Greene
Kenneth Greer	3	Steve Greer	Kenneth Greer	3	Steve Greer
Souleymane Bah	3	Fred Hadayia	Richard Johnson	3	Matthew Hogan
Alberto Alcalá	3	David Hausman	Jose Harb	3	Jatoft-Foti
Mitch Duplantis	3	David Hausman	Paul Samra	3	Jatoft-Foti
Antonio Monica	3	David Hausman	James Lochard	3	Christopher Jordan
Brandon Schwed	3	Matt Henderson	Daniel Umbertone	3	Samuel LaSala
Michael C Williams	3	Matt Henderson	Baylee Burrowes	3	Michael LiBassi
Rebecca Klebsch	3	Chris Hernandez	Zach Otto	3	Sabrina Lloyd
Richard Johnson	3	Matthew Hogan	Mathew Mealey	3	Travis Moody
Jose Harb	3	Jatoft-Foti	Melne Lewis	3	Bob Olson
George Rosicky	3	Bob Olson	Nasr Quadri	3	Theodore Pappas
Danielle Arena	3	Cisco Perez	Richard Henry	3	Alex Roland
Robert Kanaan	3	Imran Satti	Robert Kanaan	3	Imran Satti
Haoyu Xu	3	Imran Satti	Jeremy Barrier	3	Scott Sonnenberg
Angel Sanchez	3	Scott Sonnenberg	Robert Dunn	3	Surace-Smith
Ryan Vopat	3	Surace-Smith	Ryan Vopat	3	Surace-Smith
Caleb Douce	3	Jeffery Thiel	Brian Culp	3	Jeremy Welch
Emmanuel Villasenor	3	Bob Wingate	Joel Moran	3	Matt Wolfanger

GA

NAME	#	SGA	NAME	#	SGA
Lynda Gleeson	13	Bob Olson	Roger Watkins	3	Giglione-Ackerman
Yolanda Richardson	8	Slav Bitman	Scott Davison	3	Steve Greer
Phillip Rigoli	8	Laura Fisher	Debra Hunter	3	Fred Hadayia
Andrew Pratt	6	Cunningham-Weatherspoon	Zbigniew Stankiewicz	3	Fred Hadayia
Minh Phung	6	Scott Rehberg	Edward Davidson	3	Mark Hancock
Tyler Green	5	Altig-Orlovic	Sean Kiersztyn	3	Mark Hancock
Cameron Cimino	5	Simon Arias	Christopher Favor	3	David Hausman
Jesse Remby	5	Simon Arias	Andrew Mar	3	David Hausman
Valerie Cormier	5	Steve Greer	John Sikora	3	David Hausman
William Flournoy	5	Steve Greer	Bradley Kampmeier	3	Chris Hernandez
Kyle Taylor	5	Travis Moody	Joseph Thompson	3	Chris Hernandez
Timothy Wilson	5	Philip Prata	Karen Parson	3	Michael LiBassi
Travis Picklesimer	5	Surace-Smith	Brandon Baker	3	Travis Moody
Levi Stearns	4	Altig-Orlovic	William Parmeter	3	Oldham-Bianchi
Alvin Massenburg	4	Altig-Orlovic-Hay	Reynolds Akuamo	3	Theodore Pappas
Andrew McQuade	4	Richard Correa	Peter Mello	3	Cisco Perez
Heather Leitch	4	Cunningham-Weatherspoon	Darrell Nelsen	3	Tiffany Roland
Sheree Risley-Aragon	4	Maria Greene	DeAnthony Hartman	3	Paul Rumbuc
Christopher Chovanec	4	Steve Greer	Jonathan Morgan	3	Scott Sonnenberg
Cory Hobbs	4	Mark Hancock	Kevin Holtz	3	Surace-Smith
Joseph Hagerman	4	Jeremy Harbin	Christopher Newman	3	Surace-Smith
Marian Sertler	4	Sabrina Lloyd	Anthony Theriault	3	Surace-Smith
Jennifer Kinder	4	Dorian Oldham	Jonathan Phillips	3	Jeremy Welch
Louis Giogaia	4	Theodore Pappas	Brian Jerome	3	Williams-Zophin
Ashley Delevieuse	4	Philip Prata	Noel Rose	3	Williams-Zophin
Unique Hunnicutt	4	Alex Roland	Denise Berrios	3	Bob Wingate
Carl Smith	4	Javier Sandoval	Bryan Froneyberger	3	Bob Wingate
Miki Bartolome	3	Altig-Orlovic	Dwelyn Smith	3	Bob Wingate
Andrew Haskins	3	Altig-Orlovic-Hay	Jeremy Hull	2	Jason Adamo
Paul DeRenzo	3	Simon Arias	Jacob Brockmann	2	Altig-Orlovic
Aaron Dunlap	3	Simon Arias	Johanna Handa	2	Altig-Orlovic
Ronald Kutruff	3	Simon Arias	Tiare Hubbard	2	Altig-Orlovic
Ronald Rennich	3	Simon Arias	Cameron Kline	2	Altig-Orlovic
Jacob Unger	3	Simon Arias	Brian Sundberg	2	Altig-Orlovic-Deley
Gregory VanSuch	3	Simon Arias	James Frank	2	Altig-Orlovic-Hay
Patrick Knouse	3	James Bailey	Bernadette Casciato	2	Simon Arias
William Myatt	3	Brandon Cooley	Joshua Cosentino	2	Simon Arias
Crystal Lynch	3	Richard Correa	Justin Fisher	2	Simon Arias
Steve Svendson	3	Richard Correa	Aaron Haynes	2	Simon Arias
Preston Turner	3	Richard Correa	Michael Polakowski	2	Simon Arias
Edona Hughes	3	Kevin Davis	John Stankoski	2	Simon Arias
Stephen Creaghan	3	Joseph Diecedue	Tyler Stewart	2	Simon Arias
Konnor Wyly	3	Joseph Diecedue	Jessica Tasky	2	Simon Arias
Anita Ferris	3	Steve Friedlander	Christine Weatherspoon	2	Mark Beckford
Daniel Fifita	3	Steve Friedlander	Jeffrey Boland	2	Slav Bitman
Eric Trautloff	3	Cindy Furer	Joseph Schneider	2	Cohen-Cohen

NAME	#	SGA	NAME	#	SGA
Tarisa Tooke	2	Cohen-Cohen	Brian Thompson	2	Chris Hernandez
Russell Trujillo	2	Richard Correa	Anna Williams	2	Chris Hernandez
Jonathan Laaker	2	Cunningham-Weatherspoon	Felicia Price	2	Jatoft-Foti
Kyle Wrobel	2	Cunningham-Weatherspoon	Jacquelyn Weatherman	2	Christopher Jordan
Scott Patterson	2	Joseph Diecedue	Joshua Franco	2	Chris LaFond
Jack Wang	2	Desi Dimitrova	David Shirley	2	Michael LiBassi
Ofa Siasau	2	Steve Friedlander	Patrick Silvia	2	Eric Neal
Vatapia Vavau	2	Steve Friedlander	Lynn Jordan	2	Dorian Oldham
Bryon Welch	2	Steve Friedlander	Brian Hutchings	2	Oldham-Bianchi
Jamaal Lynwood	2	Giglione-Ackerman	Guillermo DeLaVega	2	Bob Olson
Carl Nazaire	2	Giglione-Ackerman	Natasha Hankins	2	Bob Olson
Michelle Verbit	2	Giglione-Ackerman	Lauryans Ryla	2	Bob Olson
Arnaecia Alridge	2	Steve Greer	Joanna Doumas	2	Theodore Pappas
Jordan Freeman	2	Steve Greer	Catherine Gennaro	2	Theodore Pappas
Thomas Soloweyko	2	Steve Greer	Julia Misluk	2	Philip Prata
Samantha Romano	2	Fred Hadayia	David Rigney	2	Scott Rehberg
Scott Smith	2	Fred Hadayia	Joshua Keller	2	Tiffany Roland
Heather Eaton	2	Jeremy Harbin	Keith Allen	2	Paul Rumbuc
Kierra Goodwin	2	Gregory Henderson	Cody Walker	2	Paul Rumbuc
Bryan Czajkowski	2	Matt Henderson	Jonathan Beaird	2	Scott Sonnenberg
Harold Durana	2	Jatoft-Foti	Pamela Altman	2	Surace-Smith
Ryan Leung	2	Jatoft-Foti	Keith Coscia	2	Surace-Smith
Evelyn Gray	2	Christopher Jordan	Tony Geer	2	Surace-Smith
Joy Nardone	2	Chris LaFond	Josh Wheeler	2	Surace-Smith
Justin Greenwalt	2	Michael LiBassi	Thomas Ashton	2	Jeffery Thiel
Robert Ringelsten	2	Sabrina Lloyd	Marvin Terry	2	Jeremy Welch
Sean Hudson	2	Tim McAdams	Gardy Desrouleaux	2	Williams-Zophin
Jarred Sykes	2	Eric Neal	Xavier MacLarty	2	Williams-Zophin
Zachary Santino	2	Oldham-Bianchi	Juan Sosa	2	Williams-Zophin
Jesse Spencer	2	Oldham-Bianchi			
Mirvet Kekic	2	Bob Olson			
Thomas Feliciardi	2	Theodore Pappas			
Shahab Mahdaveinejad	2	Theodore Pappas			
Ross Budweg	2	Tiffany Roland			
Robert Nolan	2	Paul Rumbuc			
Patrick O'Brien	2	Paul Rumbuc			
Alexander Dorey	2	Imran Satti			
London Burnett	2	Surace-Smith			
Ryan Fickert	2	Surace-Smith			
David Guzman	2	Surace-Smith			
Timothy Watson	2	Surace-Smith			
Daniel Rapp	2	Jeffery Thiel			
Kathleen Barnes	2	Jeremy Welch			
Lynn Parker	2	Bob Wingate			

SA

NAME	#	SGA	NAME	#	SGA
Jorge Guerra	4	Giglione-Ackerman	Albert Serur	2	Simon Arias
Anna Williams	2	Mark Beckford	Thomas Hanford	2	Mark Beckford
Shane Scheel	4	Bob Olson	Tyrecia Dawes	2	Slav Bitman
Darrell Asbell	3	Altig-Orlovic	Ian Noble	2	Slav Bitman
Randy Ocampo	3	Altig-Orlovic	Ravone Royster	2	Slav Bitman
Philipp Russo	3	Simon Arias	Reid Benincasa	2	Richard Correa
Tammy King	3	James Bailey	William Ragle	2	Richard Correa
Lydia Smith	3	Cunningham-Weatherspoon	David Rodrigues	2	Richard Correa
Abby Hermanson	3	Laura Fisher	Steve Tran	2	Richard Correa
Shelly Cullen	3	Steve Friedlander	Peter Van Der Westhuizen	2	Richard Correa
Sione Maumau	3	Steve Friedlander	Emily Youngpeter	2	Richard Correa
Joanna Solis	3	Maria Greene	Ben Carpenter	2	Cunningham-Weatherspoon
Brian Wallace	3	Sonny Gurney	Earl Phillips	2	Cunningham-Weatherspoon
Peter McEnaney	3	David Hausman	Syntia Mariner	2	Desi Dimitrova
Cynthia Schneiderman	3	Sabrina Lloyd	Pamela Jenkins	2	Laura Fisher
Samotta McKeever	3	Bob Olson	Ikani Fifita	2	Steve Friedlander
Alisha Armand	3	Theodore Pappas	Timothy Ong	2	Steve Friedlander
Anthony Batista	3	Theodore Pappas	Ronnie Patea	2	Steve Friedlander
Donna Trotta	3	Theodore Pappas	Hoang Cooke	2	Cindy Furer
Darwin Batista	3	Cisco Perez	Dennis Moran	2	Cindy Furer
Anthony Stephens	3	Jeffery Thiel	Arthur Patterson	2	Cindy Furer
Todd Bornstein	2	Altig-Orlovic	Tamecka Dixon	2	Giglione-Ackerman
Benjamin Clabaugh	2	Altig-Orlovic	Rosevelt Wilson	2	Giglione-Ackerman
Jamie Clark	2	Altig-Orlovic	Kasey Schultz	2	Maria Greene
Linda Henke	2	Altig-Orlovic	Melissa Cadwallader	2	Steve Greer
Kevin Hicks	2	Altig-Orlovic	Kenneth Johnson	2	Sonny Gurney
John Nguyen	2	Altig-Orlovic	Maren Conway	2	Fred Hadayia
Jong Song	2	Altig-Orlovic	William Cline	2	Mark Hancock
Ho Tran	2	Altig-Orlovic	Brandon Metzner	2	Mark Hancock
Andrew McCarthy	2	Altig-Orlovic-Hay	Shawn Wildman	2	Jeremy Harbin
Peter Hudonsek	2	Altig-Orlovic-Traboulay	Marveliz Polanco	2	David Hausman
Andrew Cavicchi	2	Simon Arias	Gary Bowen	2	Matt Henderson
Russell Coakley	2	Simon Arias	Gretchen Crady	2	Chris Hernandez

NAME	#	SGA	NAME	#	SGA
Brian Thompson	2	Chris Hernandez	Brian Thompson	2	Chris Hernandez
Anna Williams	2	Chris Hernandez	Anna Williams	2	Chris Hernandez
Felicia Price	2	Jatoft-Foti	Felicia Price	2	Jatoft-Foti
Jacquelyn Weatherman	2	Christopher Jordan	Jacquelyn Weatherman	2	Christopher Jordan
Joshua Franco	2	Chris LaFond	Joshua Franco	2	Chris LaFond
David Shirley	2	Michael LiBassi	David Shirley	2	Michael LiBassi
Patrick Silvia	2	Eric Neal	Patrick Silvia	2	Eric Neal
Lynn Jordan	2	Dorian Oldham	Lynn Jordan	2	Dorian Oldham
Brian Hutchings	2	Oldham-Bianchi	Brian Hutchings	2	Oldham-Bianchi
Guillermo DeLaVega	2	Bob Olson	Guillermo DeLaVega	2	Bob Olson
Natasha Hankins	2	Bob Olson	Natasha Hankins	2	Bob Olson
Lauryans Ryla	2	Bob Olson	Lauryans Ryla	2	Bob Olson
Joanna Doumas	2	Theodore Pappas	Joanna Doumas	2	Theodore Pappas
Catherine Gennaro	2	Theodore Pappas	Catherine Gennaro	2	Theodore Pappas
Julia Misluk	2	Philip Prata	Julia Misluk	2	Philip Prata
David Rigney	2	Scott Rehberg	David Rigney	2	Scott Rehberg
Joshua Keller	2	Tiffany Roland	Joshua Keller	2	Tiffany Roland
Keith Allen	2	Paul Rumbuc	Keith Allen	2	Paul Rumbuc
Cody Walker	2	Paul Rumbuc	Cody Walker	2	Paul Rumbuc
Jonathan Beaird	2	Scott Sonnenberg	Jonathan Beaird	2	Scott Sonnenberg
Pamela Altman	2	Surace-Smith	Pamela Altman	2	Surace-Smith
Keith Coscia	2	Surace-Smith	Keith Coscia	2	Surace-Smith
Tony Geer	2	Surace-Smith	Tony Geer	2	Surace-Smith
Josh Wheeler	2	Surace-Smith	Josh Wheeler	2	Surace-Smith
Thomas Ashton	2	Jeffery Thiel	Thomas Ashton	2	Jeffery Thiel
Marvin Terry	2	Jeremy Welch	Marvin Terry	2	Jeremy Welch
Gardy Desrouleaux	2	Williams-Zophin	Gardy Desrouleaux	2	Williams-Zophin
Xavier MacLarty	2	Williams-Zophin	Xavier MacLarty	2	



Susan Fuldauer
Vice President of
Public Relations Field Operations



Anatomy of a Great Convention

- Sunny days and a beautiful beach
- Partying with winners
- Getting reacquainted with old friends
- Creating new relationships
- Great field stories

Put these all together and they make for one terrific Convention! Yes, another Convention is now in our history books, leaving memories and tales to tell at future gatherings. But more than just memories come from Convention.

For me, the highlight of Convention is celebrating the best-of-the-best. Celebrating President's Club winners, Founder's Club winners, and YTD winners is energizing. Our qualifiers and award winners are passionate, enthusiastic, can-do people. Their attitudes are contagious and you just really want to be around them. There is no place for excuses or "I'll do it later" in this crowd. The only question for them is, "How high can you set the bar?"

I left Convention inspired by the accomplishments, attitudes, and desire for success that drive our Convention qualifiers. These are the people who have such a positive impact on others. These are the people others gravitate toward. Ask yourself this, "Am I one of these people?" If yes, I'll look forward to seeing you at the 2013 Convention. If not, what can you do now to change your attitude, habits and expectations so that we'll see you next year in San Diego?



May 2012 Qualifiers — Outstanding Producers & PR Representatives:

<p>Max Quasem Cohen-Cohen 25th Qualification \$78,828 Net ALP 87.6 Ret</p>	<p>Lily Tchen Cohen-Cohen 16th Qualification \$90,956 Net ALP 81.1 Ret</p>	<p>Roghie Hassan Loo Josh Chalom 5th Qualification \$70,239 Net ALP 82.3 Ret</p>	<p>Katie Massaro Altig-Orlovic 4th Qualification \$95,398 Net ALP 87.3 Ret</p>
<p>Majjargal Sukhbaatar Samuel LaSala 4th Qualification \$64,486 Net ALP 87.1 Ret</p>	<p>Amy Shui Giglione-Ackerman 3rd Qualification \$81,218 Net ALP 90.4 Ret</p>	<p>Richard Luzaich Alt-Orl-Deley 2nd Qualification \$ 74,287 Net ALP 89.8 Ret</p>	<p>Christopher Williams Simon Arias 1st Qualification \$54,114 Net ALP 89.4 Ret</p>

Directors of the Month



Driving Excellence

Sales Director of the Month
Leaders growing leaders!

Ed Porter

Ed had 107.2% growth over May of 2011.
Way to go, Ed!

PR Director of the Month
Leaders growing leaders!

Denise Gilbert

PR Directors earn points based on overall growth of their territory and percentage of their team earning a monthly bonus.
Denise is the Top Director for May 2012.
Denise had a total of 10 pts.
Congratulations!

PERSONAL RECRUIT

— PRODUCTION BONUS —

Personal Recruiting Results
Exceed Expectations!
— But We're Not Done Yet —

The Personal Recruiting Production Bonus pays you cash for bringing a friend* to Opportunity Unlimited in the Second Quarter (April-May-June) and helping them succeed. Once the recruit codes, the goal is to help them achieve all three bonus levels by the August 31 deadline.

BONUS EXTENDED

THROUGH SECOND QUARTER, 2012

*Personal Recruit Definition: A Personal Recruit does not have a resume in the RMS database, nor come from other "Job Posting" scenarios, including Craig's List, Job Fairs, internet postings and similar situations. The Personal Recruit should be someone the recruiter knew previously, or may be someone recruited through "beyond the norm" efforts from stores, restaurants, walking the mall and unique events.

CONTEST BONUS PERIOD IS JANUARY 1, 2012 - AUGUST 31, 2012
 All qualifiers listed achieved at least \$500 in bonus totals.



MAY RESULTS

May Bonus Payout
430,250
 May Bonus Qualifiers: 438

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Sione Aholoka	\$6,750	Timothy Kieran	\$2,250	Felix Berger	\$1,500	Lynda Gleeson	\$1,500
Cherie Adams	5,750	Theodore Lamm	2,250	Aaron Booth	1,500	Godfrey Goodrich	1,500
Aaron Dunlap	5,750	Brandon MacDonald	2,250	Jason Bratin	1,500	Terrence Graves	1,500
Sione Maumau	5,250	Arnold Pacleb	2,250	Michael Buenafe	1,500	Jason Green	1,500
Unique Hunnicutt	4,500	David Shirley	2,250	Amber Burchett	1,500	Mark Harper	1,500
Va Moua	4,500	Lawrence Smith	2,250	Michael Burningham	1,500	I-Perfection Harris	1,500
Ofa Tupouniua	4,250	Joseph Jensen	2,000	Sean Cahill	1,500	Kelly Hassert	1,500
Daniel Fifita	4,000	Kershawn Payne	2,000	Justin Carter	1,500	Hal Herman	1,500
Debbie Moke	3,750	Andrew Aaron	1,750	Corey Champagne	1,500	Denise Hewison	1,500
Mark Wyner	3,500	Andre Bent	1,750	Ruth Charlesworth	1,500	Lisa Heyman	1,500
Miguel Cotrina	3,250	Jodi Bohdal	1,750	Joshua Cosentino	1,500	Lindsay Hoopes	1,500
Mary Maida Fujii	3,250	Josephine Brown	1,750	Stephen Creaghan	1,500	Newman Hoverd	1,500
Daniel Johnson	3,250	Quiona Bryant	1,750	Brian Culp	1,500	Henry Ingraham	1,500
Brian Welsh	3,250	Juan De la Cruz	1,750	Edward Davidson	1,500	Andy Jaikaran	1,500
Nitesh Bhogaraju	3,000	Larry Finch	1,750	Joshua Davidson	1,500	Rodney Johnson	1,500
Kenneth Greer	3,000	Joshua Fosnight	1,750	Scott Davison	1,500	Jean Joseph	1,500
Kasali Kotun	3,000	Alexandra Graham	1,750	Ashley Delevielease	1,500	Evan Kendall	1,500
Kyle Lewicki	3,000	Christine Judge	1,750	Jennifer Duke	1,500	Lorenzo Lameko	1,500
Jamie Perse	3,000	James Keefer	1,750	Harold Durana	1,500	Thomas Lapinski	1,500
Ofa Siasau	3,000	Linda Moore	1,750	Loretta Ekeroma	1,500	Jason Lassic	1,500
Rachyle Stansell	3,000	Aaron Parks	1,750	Salafai Elisara	1,500	Zachary Ledyard	1,500
Thomas Tiller	3,000	Josh Wheeler	1,750	Heather English	1,500	Natalie Linker	1,500
Zachary Hart	2,500	Kyle Wrobel	1,750	Debbie Ezernack	1,500	Beau Locker	1,500
Clera Matafai	2,500	James Aalders	1,500	Uatesoni Filimoehala	1,500	Caleb Longley	1,500
Ronnie Patea	2,500	Adeyemi Akinade	1,500	Kori Firmin	1,500	Adriana Lopez	1,500
Kathleen Barnes	2,250	James Allen	1,500	Sean Flagler	1,500	Tiffany Maybray	1,500
Heather Beals	2,250	Souleymane Bah	1,500	Lawrence Forte	1,500	David Miller	1,500
Aaron Haynes	2,250	Amelyn Baniqued	1,500	Derek Franc	1,500	Helen Miller	1,500
Mike Hudnall	2,250	Jeremy Barrier	1,500	Jenna Gass	1,500	Emil Mohareb	1,500

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Erin Moore	\$1,500	Raymond Ochoa	\$1,000	Lorette Hines	\$750	Taneshia Solomon	\$750
George Noujaim	1,500	Premalata Pandey	1,000	Adam Huck	750	Brian Soulard	750
Amanda Oden	1,500	Phyo Phyo	1,000	Burnette Hughes	750	Randolph Souliers	750
Jeffrey Pearce	1,500	Ali Rothbaum	1,000	Glyn Hurst	750	Natain Stam	750
Chad Potts	1,500	Alisi Sanalio	1,000	Kyle Istvanditsch	750	Zbigniew Stankiewicz	750
Felicia Price	1,500	Craig Shaw	1,000	Samy Jacques	750	Colleen Stansu	750
Maria Ramirez	1,500	Samantha Sliger	1,000	Richard Johnson	750	Brandon Summerton	750
Yolanda Richardson	1,500	Hayley Smith	1,000	Christian Jones	750	Easter Taofinuu	750
David Rockway	1,500	Ransey Vazquez	1,000	Hyungjun Kae	750	Ofa Taelangi	750
Atta Saleh	1,500	Giancarlo Altube	750	Kolby Keller	750	Randy Teyssier	750
Brandon Schwed	1,500	Mary-Delores Ayarzagotia	750	Ronald Knight	750	Matthew Trammell	750
Marian Sertler	1,500	Anton Babarykin	750	William Knoy	750	Jasmyn Ulberg	750
Amr Shater	1,500	Nicarus Baez	750	Maria Lealaiauloto	750	Christopher Vasu	750
Jason Siliva	1,500	Daniel Bauer	750	Tracy Lepore	750	Cody Walker	750
Amy Smith	1,500	Amanda Beyersdorff	750	Teaunna Lester	750	Melissa Wartman	750
Dwelyn Smith	1,500	Craig Blankenship	750	Adrienne Mackay	750	Jason Wilk	750
Thomas Soloweyko	1,500	Joshua Boulay	750	Matt Mady	750	Roosevelt Wilson	750
Tyler Stewart	1,500	Carrie Bowman	750	Steve Marker	750	Timothy Wilson	750
Michael Stuver	1,500	Rita Charles	750	Gina Martinez	750	Justin Wise	750
Dustin Surace	1,500	Robert Chun	750	Brittany Martins	750	Craig Wright	750
Talalelei Tanielu	1,500	Alana Clark	750	Brandon McCrea	750	Scott Davis	500
Jessica Tasky	1,500	Christopher Clark	750	Dale Meyer	750	Jonathan Emura	500
Cathy Thompson	1,500	Kimberley Clarke	750	Carla Miller	750	Jacob Frasier	500
Eric Thompson	1,500	Michael Clint	750	Marcus Moody	750	Taina Lameko	500
Michael Vasu	1,500	Nicole Conrad	750	Barbara Moorer	750	Sulieti Lopeti	500
Thomas Vena	1,500	Maren Conway	750	Levar Morgan	750	Puhi Pivac	500
Virgil Watson	1,500	Rory Crockford	750	Jacob Mullins	750	Antonio Reyes	500
Bryon Welch	1,500	Nigel Crowe	750	Lakeytha Murray	750	Anthony Stephens	500
Wesley Wilkinson	1,500	Lori Dacyk	750	Monica Murray	750	Mele Tova	500
Rodney Wilson	1,500	Matthew Diulus	750	Sena Neilitz	750	Sara Welch	500
Israel Wizenfeld	1,500	Robert Dunn	750	Nicole Nelson	750	Patosina Winterstein	500
Anthony Wright	1,500	Christopher Earle	750	Allyse Nicholas	750		
Jake Yagjian	1,500	Gyad Ferguson	750	Matt Pflueger	750		
Forest Gsell	1,250	Horace Finnikin	750	Oscar Portillo	750		
Jennifer Bowman	1,000	Zach Frentsos	750	Eric Powell	750		
Dorian Brown	1,000	Karen Gagarin	750	Ataka Reed	750		
Jack Croxall	1,000	Mark Gorman	750	Robert Ross	750		
Leslie Ellis	1,000	Jaci Guppy	750	Zachary Santino	750		
Ryan Hall	1,000	Johnny Gurley	750	Lucan Schmidt	750		
Cathy Holly	1,000	Luan Hajnaj	750	Cynthia Schneiderman	750		
James Lochard	1,000	April Harmon	750	Tyler Scroggin	750		
Arthur McDonald	1,000	Elizabeth Hayes	750	William Shockley	750		
Fabian Mundaca	1,000	Andrew Hennick	750	Tim Smith	750		
Svetoslav Nedev	1,000	Trent Hilderbrand	750	Robert Sobczakslomczew	750		





LEADERSHIP ACADEMY

August 8-9 — Last Opportunity in 2012 to Attend Leadership 201

Who should attend:

All newly promoted MGAs; or any MGA/RGA whose Director or SGA feels would benefit.

Prerequisites:

Leadership 101 (previous LDS format qualifies)

TOPICS ROUTINELY COVERED INCLUDE:

Recruiting

- Recruiting for Ownership
- The Weekly Recruiting Schedule

Coaching

- Coaching & Feedback: Using Conflict to Motivate
- MGA Coaching Test
- Seven Hidden Reasons Why Agents Leave

Agency Building & Growth

- Setting Sales Goals with New Agents
- Planning Agents' Sales Activity
- Managing the Phone Room for Results
- Planning Field Training & Appointments
- Being Part of the Accountability System
- Clearly Communicating Expectations



Don't miss the last opportunity this year to step up to Leadership 201: Building for Ownership. If you are interested in attending, talk to your SGA.

"Leadership is lifting a person's vision to higher sights, the raising of a person's performance to a higher standard, the building of a personality beyond its normal limitations."

— Peter F. Drucker



Leadership



Rob Falvo

Executive Vice President
AIL & NILICO

Why I Love Convention

Having just returned from my 23rd Convention (I think. Truth is, I've lost count), what still stands out the most is the incredible energy that permeates the meetings and all the functions; the energy you feel when you are surrounded by WINNERS!

One thing we know about our Company is that those of us who have enjoyed success have done so, for the most part, because of our persistence, especially when times got tough. One other thing that stood out to me in Punta Cana was a few people who I thought would/should be there had not qualified. So I asked a few people from their Agency and I found out why they didn't... THEY QUIT.

“Do not fight the negative, but be proactive with the positive.”

How come some of us are quitters and winners? Is it by choice or were we born like that? Think of your own situation. It may be different at different times. When we were younger, we might have been more inclined to be winners and the older we got, the more we became quitters. Why is it like that? If we are surrounded by negative people we tend to quit. That's why it is important for all of us to choose the people we are surrounded by.

Look at the different approaches to quitters vs. winners. How does it appear? Winners are more positive and seize the opportunity in everything. Quitters are more negative and can point out every possible angle of a problem. So how do we make them closer to each other? Is it obvious to change the negative person? Who decides what is right or wrong? It might be that the negative person is simply more objective to the issue and the positive one is naïve.

The more opportunities we raise, the more solutions we come up with, the less time and space there will be for the negative solutions or quitters. Do like Mother Teresa — do not fight the war, but instead be proactive for peace. Do not fight the negative, but be proactive with the positive. It sounds so easy, you say, and it is!

You just have to do it. The more of us at AIL/NILICO who think and act like this, the bigger and better our individual and collective futures will be. Always remember the Italian proverb: *“Keep company with good men and you'll increase their number.”*

I look forward to experiencing the ENERGY of this great company next year at the Grand Hyatt in San Diego. Share your enthusiasm with others so they, too, can qualify and really get an understanding of the astounding culture we have at our great Company.

2012 Convention



WE CAME. WE SAW. WE ROCKED.

More than 1,000 qualifiers and their guests attended the 2012 Convention at the Hard Rock in the Dominican Republic.



Tone Munro

Agent of the year 2011



State General Agent of the year 2011

Simon Arias

AWARD WINNERS ROCKED THE HOUSE



Steve Kafkis



Tim Farr



Judy Spade



Chuck Hill



Taina Lameko



Jason Bratin



Ariana Jones



Sabrina Lloyd



Joseph Diecedue



Steve DiChiaro



Theo Pappas



Marcus Smith



Jim Surace

Individual Producers



1. Alan Sedaghat
Surrey, BC



2. Daniel Toshner
Redmond, WA



3. Katie Massart
Calgary, AB



4. Steven Stensrud
Calgary, AB



5. Lily Tchen
Los Angeles, CA



6. Britton Costa
Pittsburgh, PA



7. Amy Shui
Eatontown, NJ



8. Jean Joseph
Plantation, FL



9. Max Quasem
Los Angeles, CA



10. Tiffany Proctor
Calverton, MD



11. Richard Luzaich
Edina, MN



12. Ronald Rivera
Los Angeles, CA



13. Nectaria Horos
Flushing, NY



14. Sathnarine Kumar
Plantation, FL



15. Freida Yakubov
Plantation, FL



16. Horace Johnson
N Charleston, SC



17. Roghie Hassan Loo
Toronto, ON



18. Helen Taylor
Surrey, BC



19. Joseph Cost
Pittsburgh, PA



20. Samvel Tigranyan
Los Angeles, CA

IceBreakers

Sherri Woods
Newburgh, IN
\$15,912 Net ALP
Philip Walters MGA
Travis Moody SGA

Kristopher Tindle
Concord, CA
\$15,594 Net ALP
Doreen Ryan-Foti MGA
Jatoft-Foti SGA

Faleuseni Maumau
Auckland, NZ
\$15,503 Net ALP
Oia Tupouniua MGA
Steve Friedlander SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

May Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Alan Sedaghat	\$40,707		82.3	Bobby Gujral	Altig-Orlovic
2.	Daniel Toshner	28,052		81.0	Joshua Olin	Altig-Orlovic
3.	Katie Massart	27,558		87.3	John McGrath	Altig-Orlovic
4.	Steven Stensrud	24,680		78.0	John McGrath	Altig-Orlovic
5.	Lily Tchen	23,322		81.1		Cohen-Cohen
6.	Britton Costa	22,214	100		Matthew Diulus	Simon Arias
7.	Amy Shui	19,899		90.4		Giglione-Ackerman
8.	Jean Joseph	18,881	94		Adeyemi Akinade	Williams-Zophin
9.	Max Quasem	18,645		87.6		Cohen-Cohen
10.	Tiffany Proctor	18,140	96		Mercedes Lloyd	Kevin Davis
11.	Richard Luzaich	17,942		89.8		Altig-Orlovic-Deley
12.	Ronald Rivera	17,833		81.8		Cohen-Cohen
13.	Nectaria Horos	17,790	97		Jason Bratin	Theodore Pappas
14.	Sathnarine Kumar	17,645	84		Noel Rose	Williams-Zophin
15.	Freida Yakubov	17,545		91.5		Williams-Zophin
16.	Horace Johnson	17,361		77.5		Mark Beckford
17.	Roghie Hassan Loo	17,306		82.3	Byron Paz	Josh Chalom
18.	Helen Taylor	17,151		82.7	Bobby Gujral	Altig-Orlovic
19.	Joseph Cost	17,020	98		Matthew Diulus	Simon Arias
20.	Samvel Tigranyan	16,782		82.8	Erik Graham	Cohen-Cohen
21.	Paul Freeman III	16,736	93			Kevin Davis
22.	Fritznel Octave	16,426		80.0	Fritznel Octave	Williams-Zophin
23.	Linda Henke	16,313		76.5	Rovie Vanhtha	Altig-Orlovic
24.	Brian Jensen	16,275	100		Andrew Aaron	Imran Satti
25.	Jeffrey Pearce	16,048	94		Sara Welch	Steve Friedlander
26.	Sherri Woods	15,912	97		Philip Walters	Travis Moody
27.	Dominic Okonta	15,828	90		Syed Quadri	Theodore Pappas
28.	Mauricio Rodriguez	15,775	96		Marcus Noel	Imran Satti
29.	Mohammed Moalawi	15,739	95		Syed Quadri	Theodore Pappas
30.	Kristopher Tindle	15,594	93		Doreen Ryan-Foti	Jatoft-Foti
31.	Faleuseni Maumau	15,503	100		Ofa Tupouniua	Steve Friedlander
32.	George Lahamedjian	15,420		96.4	Roger Fung	Altig-Orlovic
33.	Connie Reichard	15,392		75.9	Alexandra Graham	Fred Hadayia
34.	Jessica Rights	15,239	89		Samuel Cohen	Fred Hadayia
35.	Eugene Kashkin	15,104		89.6	Bobby Gujral	Altig-Orlovic
36.	Michelle Simons	14,850	97		Andrea Nichols	Oldham-Bianchi
37.	Farid Hameditoloui	14,756	85		David Iriye	Altig-Orlovic
38.	Brock Lampee	14,755		86.0		Tiffany Roland
39.	Victor Restrepo	14,523	95		Matthew Turnquist	Richard Correa
40.	Tasha Tucker	14,465		78.2		Gregory Henderson
41.	William Aden	14,326	94		Matthew Parks	Surace-Smith
42.	Maijargal Sukhbaatar	14,316		87.1		Samuel Lasala
43.	Nicholas Fisher	14,130		74.5	Mathew Hart	Surace-Smith
44.	Maria Rocha	14,103		80.8	Jose Harb	Jatoft-Foti
45.	Angela Pronti	14,024	95		Darron Hacker	Surace-Smith
46.	Lafi Papalii	13,876		82.5	Lorenzo Lameko	Steve Friedlander
47.	Peter Hudousek	13,670		96.8	Ryan Bisanz	Alt-Orl-Traboulay
48.	Ryan Leong	13,509		75.3	Paul Samra	Jatoft-Foti
49.	Tone Munro	13,345		88.6	Tone Munro	Steve Friedlander
50.	Richard G Bell	13,063	88		Robert Kanaan	Imran Satti

ALL TIME RECORD: OFA TUPOUNIUA \$87,000 Net ALP

YTD Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Alan Sedaghat	\$217,648		82.3	Bobby Gujral	Altig-Orlovic
*2.	Jesusdieu Portilus	125,872		77.2	Fritznel Octave	Williams-Zophin
*3.	Daniel Toshner	110,525		81.0	Joshua Olin	Altig-Orlovic
*4.	Lily Tchen	105,071		81.1		Cohen-Cohen
*5.	Katie Massart	103,736		87.3	John McGrath	Altig-Orlovic
*6.	Max Quasem	100,028		87.6		Cohen-Cohen
*7.	Tone Munro	97,571		88.6	Tone Munro	Steve Friedlander
*8.	Amy Shui	92,331		90.4		Giglione-Ackerman
*9.	Samvel Tigranyan	88,567		82.8	Erik Graham	Cohen-Cohen
*10.	Richard Luzaich	86,466		89.8		Altig-Orlovic-Deley
11.	Mauselie Dor	83,768		81.1	Fritznel Octave	Williams-Zophin
12.	Roghie Hassan Loo	81,746		82.3	Byron Paz	Josh Chalom
13.	Michael Burningham	78,390		72.4	Richard Mansfield	Altig-Orlovic
14.	Roosevelt Jeanty	75,092		71.5	Henry Ingraham	Williams-Zophin
15.	Sathnarine Kumar	75,074	84		Noel Rose	Williams-Zophin
16.	Joshua Dishong	74,066	88		Zachary Hart	Surace-Smith
17.	Maijargal Sukhbaatar	73,516		87.1		Samuel Lasala
18.	Lee Jeffers	72,893		92.0	John McGrath	Altig-Orlovic
19.	Paul Freeman Jr	71,854	89		Ryan Vopat	Surace-Smith
20.	Ronald Rivera	69,848		81.8		Cohen-Cohen
21.	Jean Joseph	68,462	94		Adeyemi Akinade	Williams-Zophin
22.	Justin Germany	67,627		82.3	Justin Germany	Dan Rubio
23.	Robert Richman	67,200	85		Matthew Parks	Surace-Smith
24.	Michael Stuver	66,017	91		Zachary Hart	Surace-Smith
25.	Matt Flores	65,794		85.1	Matt Flores	Jatoft-Foti
26.	Bruce Tan	65,630		84.9	Christopher Clark	Altig-Orlovic
27.	Erez Shabtay	65,001		92.6	Cherri Xie	Altig-Orlovic
28.	Denise Hewison	64,978	91		Zachary Hart	Surace-Smith
29.	Joey Kennedy	63,742		79.4	Ryan Stenglein	Altig-Orlovic
30.	Brock Lampee	63,591		86.0		Tiffany Roland
31.	Gabriel Feldmann	63,097		84.3		Brandon Cooley
32.	Dustin Dunbar	59,820		88.6		Alt-Orl-Venekamp
33.	Laura Thornton	59,484		88.7	Matthew Parks	Surace-Smith
34.	Francois Telfort	59,082		69.5	Ryan Hall	Laura Fisher
35.	Tevita Tupouniua	58,794		85.3	Ofa Tupouniua	Steve Friedlander
36.	Mark Neilson	58,704		76.1	Nicholas Lorence	Altig-Orlovic
37.	Lesina Ah Sue	58,651		72.1	Stephen Hill	Steve Friedlander
38.	Michael Schumacher	58,293		85.8	Thomas Vena	Simon Arias
39.	Horace Johnson	58,124		77.5		Mark Beckford
40.	Ryan Bisson	57,950		86.3		Matt Wolfanger
41.	Mark Bleier	57,142		81.9	Rebecca Klebsch	Chris Hernandez
42.	Corey Lavigne	57,107		78.7		Eric Cochran
43.	Kasali Kotun	56,407		72.5	Kasali Kotun	Williams-Zophin
44.	Andrew Cavicchi	56,116		80.9	Scott Davis	Simon Arias
45.	Ross Ewen	55,864		81.8		Scott Rehberg
46.	Casey Sperzel	55,439		71.2	James Allen	Travis Moody
47.	Samson Adelufosi	55,317		76.3		Giglione-Ackerman
48.	Paul Kelly	54,643	93		Paul Kelly	Steve Friedlander
49.	Paul DeRenzo	54,202	83		Justin Adams	Simon Arias
50.	Fritznel Octave	54,120		80.0	Fritznel Octave	Williams-Zophin

ALL TIME RECORD: TONE MUNRO \$477,360 Net ALP

Supervising Agents



1. Edward Atkinson
Columbus, OH



2. Denise Hewison
Columbus, OH



3. Matthew Caternolo
Pittsburgh, PA



4. Kyle Lewicki
Cleveland, OH



5. Nicole Conrad
Plymouth Mtg., PA

May Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Edward Atkinson	\$35,636	\$37,489		80.7	Elias Hazen	Surace-Smith
2.	Denise Hewison	31,667	38,210	96		Zachary Hart	Surace-Smith
3.	Matthew Caternolo	30,254	36,995		82.9	Aaron Parks	Simon Arias
4.	Kyle Lewicki	29,518	28,077	81		Matthew Hart	Surace-Smith
5.	Nicole Conrad	29,057	36,061	82		Samuel Cohen	Fred Hadayia
6.	Josh Wheeler	26,398	25,784		82.1	Robert Dunn	Surace-Smith
7.	Daniel Bernard	24,613	31,848		84.0		Oldham-Bianchi
8.	Robert Biser	24,227	27,175	90		Zachary Hart	Surace-Smith
9.	Lisa Heyman	23,027	23,991	98		Alexandra Graham	Fred Hadayia
10.	Violetta Goldman	22,963	34,491		76.6	Michael Romeo	Oldham-Bianchi

ALL TIME RECORD: \$286,210 1st Six Mo Agt

ALL TIME RECORD: \$286,210 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Katie Shugert	\$139,438	\$146,923		74.1	Matthew Parks	Surace-Smith
2.	Edward Atkinson	127,424	133,735		80.7	Elias Hazen	Surace-Smith
3.	Nicholas Moore	113,720	211,731		75.4	Michael Romeo	Oldham-Bianchi
4.	Miguel Cotrina	105,650	107,698	97		Sara Welch	Steve Friedlander
5.	Daniel Bernard	89,312	118,425		84.0		Oldham-Bianchi
6.	Josh Wheeler	89,019	100,548		82.1	Robert Dunn	Surace-Smith
7.	Brian Hutchings	88,316	158,214		77.8	Stephen Jubrey	Oldham-Bianchi
8.	Adam Huck	87,891	95,955		98.4	Zachary Hart	Surace-Smith
9.	Kyle Lewicki	84,658	100,068	81		Matthew Hart	Surace-Smith
10.	Denise Hewison	82,145	111,301	96		Zachary Hart	Surace-Smith

ALL TIME RECORD: \$653,097 1st Six Mo Agt

ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. David Guzman
Columbus, OH



2. Noel Rose
Plantation, FL



3. Matthew Conrad
Cleveland, OH



4. Lynda Gleeson
Woodridge, IL



5. Louis Giogaia
Flushing, NY



6. Joshua Fosnight
Pittsburgh, PA



7. Alexander Dorey
Halifax, NS



8. Charles Diulus
Pittsburgh, PA



9. Nicole Johnson
Cleveland, OH



10. Unique Hunnicutt
Irving, TX

May Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	David Guzman	\$72,394	\$76,808	93		Zachary Hart	Surace-Smith
2.	Noel Rose	69,692	84,587	96		Kyle Johnson	Williams-Zophin
3.	Matthew Conrad	65,224	90,018		78.4	Matthew Parks	Surace-Smith
4.	Lynda Gleeson	62,341	65,183	89		Leslie Ellis	Bob Olson
5.	Louis Giogaia	59,713	89,141	93		Syed Quadri	Theodore Pappas
6.	Joshua Fosnight	55,111	62,321		71.7	Brian Welsh	Simon Arias
7.	Alexander Dorey	53,130	66,069		73.4	Robert Kanaan	Imran Satti
8.	Charles Diulus	47,923	53,961	93		Matthew Diulus	Simon Arias
9.	Nicole Johnson	47,358	63,000		71.6	Matthew Parks	Surace-Smith
10.	Unique Hunnicutt	44,322	45,396	93		Ala Awad	Alex Roland
11.	Crystal Lynch	41,847	51,935	91		Matthew Turnquist	Richard Correa
12.	William Parmeter	41,418	65,066		75.2		Oldham-Bianchi
13.	Dan Nebraska	41,378	52,541		80.4	Aaron Parks	Simon Arias
14.	Anthony Theriault	40,510	52,927		70.5	Zachary Hart	Surace-Smith
15.	Elaine Kulawiak	38,676	59,526		72.2	Andrea Nichols	Oldham-Bianchi
16.	Scott Smith	36,998	42,944	87		Alexandra Graham	Fred Hadayia
17.	Christopher Newman	36,416	53,469		72.1	Mathew Hart	Surace-Smith
18.	London Burnett	36,294	35,369		76.7	Mathew Hart	Surace-Smith
19.	Yolanda Richardson	36,093	45,136	95		Kellen Cuttance	Slav Bitman
20.	Anita Ferris	35,969	44,505	96		Steven Cox	Steve Friedlander

ALL TIME RECORD: \$441,104 1st Six Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Nicole Johnson	\$295,850	\$438,180		71.6	Matthew Parks	Surace-Smith
*2.	Matthew Conrad	295,461	450,933		78.4	Matthew Parks	Surace-Smith
*3.	Louis Giogaia	240,272	283,913	93		Syed Quadri	Theodore Pappas
*4.	Christopher Newman	212,905	250,191		72.1	Mathew Hart	Surace-Smith
*5.	David Guzman	199,474	216,222	93		Zachary Hart	Surace-Smith
6.	William Parmeter	192,701	305,191		75.2		Oldham-Bianchi
7.	Zachary Santino	191,268	253,861		85.3	Stephen Jubrey	Oldham-Bianchi
8.	Alexander Dorey	185,649	246,701		73.4	Robert Kanaan	Imran Satti
9.	Debbie Moke	178,546	220,228	94		Simon Rolland	Steve Friedlander
10.	Kevin Holtz	175,867	270,074		76.2	Nicholas Zangardi	Surace-Smith
11.	Lynda Gleeson	174,130	178,356	89		Leslie Ellis	Bob Olson
12.	Andrew McQuade	172,209	199,967		71.0	Matthew Turnquist	Richard Correa
13.	Elaine Kulawiak	167,167	271,333		72.2	Andrea Nichols	Oldham-Bianchi
14.	Joshua Fosnight	166,114	197,158		71.7	Brian Welsh	Simon Arias
15.	Anthony Theriault	165,187	224,986		70.5	Zachary Hart	Surace-Smith
16.	Amanda Beyersdorff	163,868	218,566		74.0	Mathew Hart	Surace-Smith
17.	Matthew Ficara	157,587	264,156		75.5	Michael Romeo	Oldham-Bianchi
18.	Ronald Kutruuff	156,496	168,384	86		Casey Kunash	Simon Arias
19.	Vatapuia Vavau	154,043	194,535		84.2	Lucky Faaitiiti	Steve Friedlander
20.	Jessica Tasky	153,394	167,361	88		Justin Adams	Simon Arias

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt

ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Zachary Hart
Columbus, OH



2. Matthew Parks
Cleveland, OH



3. Ofa Tupouniua
Auckland, NZ



4. Doreen Ryan-Foti
Fresno, CA



5. Matthew Diulus
Pittsburgh, PA



6. Mathew Hart
Cleveland, OH



7. Jason Bratin
Flushing, NY



8. Justin Adams
Pittsburgh, PA



9. Stephen Jubrey
Rochester, NY



10. Stephen Hill
Auckland, NZ

May Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Zachary Hart	\$153,681	\$214,589		80.8	Surace-Smith
2.	Matthew Parks	115,055	157,869		76.1	Surace-Smith
3.	Ofa Tupouniua	112,831	111,565		75.4	Steve Friedlander
4.	Doreen Ryan-Foti	102,716	280,904		75.0	Jatoft-Foti
5.	Matthew Diulus	92,064	127,760		71.9	Simon Arias
6.	Mathew Hart	90,530	124,505		74.1	Surace-Smith
7.	Jason Bratin	90,222	141,651		70.8	Theodore Pappas
8.	Justin Adams	85,545	117,578		72.8	Simon Arias
9.	Stephen Jubrey	76,805	138,625		79.8	Oldham-Bianchi
10.	Stephen Hill	74,610	117,818		74.7	Steve Friedlander
11.	Aaron Parks	73,015	96,492		77.1	Simon Arias
12.	Andrea Nichols	71,707	102,336		75.8	Oldham-Bianchi
13.	Kyle Johnson	71,027	84,129		70.4	Williams-Zophin
14.	Robert Kanaan	68,957	93,977		73.3	Imran Satti
15.	Matthew Turnquist	68,591	86,330		75.5	Richard Correa
16.	Darron Hacker	67,329	103,794		69.2	Surace-Smith
17.	Randy Teyssier	63,731	99,685		70.1	Simon Arias
18.	Adeyemi Akinade	63,441	93,440		78.3	Williams-Zophin
19.	Elias Hazen	62,331	90,011		75.4	Surace-Smith
20.	Leslie Ellis	61,368	64,415		76.8	Bob Olson

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Zachary Hart	\$762,548	\$1,031,803		80.8	Surace-Smith
*2.	Matthew Parks	635,431	996,987		76.1	Surace-Smith
*3.	Justin Adams	577,083	737,313		72.8	Simon Arias
*4.	Mathew Hart	574,502	761,919		74.1	Surace-Smith
*5.	Jason Bratin	475,703	708,607		70.8	Theodore Pappas
6.	Darron Hacker	392,392	559,413		69.2	Surace-Smith
7.	Matthew Turnquist	365,102	448,096		75.5	Richard Correa
8.	Matthew Diulus	355,862	531,843		71.9	Simon Arias
9.	Stephen Jubrey	351,280	710,454		79.8	Oldham-Bianchi
10.	Elias Hazen	340,421	445,866		75.4	Surace-Smith
11.	Stephen Hill	338,361	665,250		74.7	Steve Friedlander
12.	Bryon Welch	321,059	401,200		83.2	Steve Friedlander
13.	Sara Welch	318,921	398,389		83.3	Steve Friedlander
14.	Randy Teyssier	315,023	463,650		70.1	Simon Arias
15.	Raymond Risucci	291,635	401,031		69.7	Dorian Oldham
16.	Andrea Nichols	289,500	478,021		75.8	Oldham-Bianchi
17.	Ofa Tupouniua	286,936	395,111		75.4	Steve Friedlander
18.	Robert Kanaan	273,767	375,236		73.3	Imran Satti
19.	Ala Awad	272,157	274,677		77.1	Alex Roland
20.	Michael Romeo	266,240	542,799		75.3	Oldham-Bianchi

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Thomas Vena
Pittsburgh, PA



2. Patrick Bendure
Columbus, OH



3. Michael Vasu
Cleveland, OH



4. Bo Gentile
Plantation, FL



5. Justin Adams
Pittsburgh, PA

May Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Thomas Vena	\$386,150	\$541,850		73.1	Simon Arias
2.	Patrick Bendure	352,039	537,885		75.0	Surace-Smith
3.	Michael Vasu	300,916	443,767		74.4	Surace-Smith
4.	Bo Gentile	300,626	459,726		69.3	Williams-Zophin
5.	Justin Adams	266,717	359,372		72.7	Simon Arias
6.	Brett Gryska	203,787	336,348		76.1	Oldham-Bianchi
7.	Stephen Hill	187,606	276,410		78.0	Steve Friedlander
8.	Samuel Cohen	178,354	301,663		71.6	Fred Hadayia
9.	Doreen Ryan-Foti	177,878	456,755		75.4	Jatoft-Foti
10.	Levar Morgan	157,035	226,078		76.7	Theodore Pappas

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

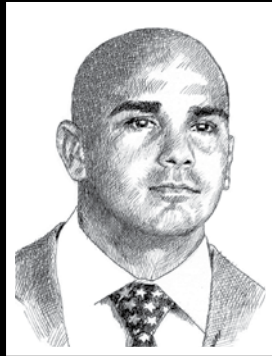
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Michael Vasu	\$1,873,510	\$2,844,508		74.4	Surace-Smith
*2.	Patrick Bendure	1,728,101	2,500,467		75.0	Surace-Smith
3.	Thomas Vena	1,633,405	2,428,091		73.1	Simon Arias
4.	Bo Gentile	1,281,728	2,122,912		69.3	Williams-Zophin
5.	Justin Adams	1,254,170	1,747,720		72.7	Simon Arias
6.	Stephen Hill	979,957	1,457,078		78.0	Steve Friedlander
7.	Brett Gryska	892,554	1,660,843		76.1	Oldham-Bianchi
8.	Samuel Cohen	725,245	1,225,511		71.6	Fred Hadayia
9.	Simon Rolland	662,028	890,563		71.8	Steve Friedlander
10.	Stephen Jubrey	627,997	1,253,248		77.7	Oldham-Bianchi

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias
CATEGORY I



Bob Olson
CATEGORY II



Steve Greer
CATEGORY III



Slav Bitman
CATEGORY IV



Chris La Fond
CATEGORY V



Brandon Cooley
CATEGORY VI



Maria Greene
CATEGORY VII



Jeremy Welch
CATEGORY VIII



Top Rookie

Alex Roland

Net ALP \$140,684



Top Start-Up

Jason Adamo

Net ALP \$46,952

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

May

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		73.3	\$679,945	\$347,000	196	119	315
	Williams-Zophin		72.0	300,627	225,000	134	69	202
	Oldham-Bianchi		75.6	339,127	282,000	120	66	186
II	Bob Olson		75.7	\$223,405	\$182,000	123	50	173
	Theodore Pappas		71.6	249,575	217,000	115	58	172
	Fred Hadayia		72.1	214,086	158,000	135	35	170
	Richard Correa	86		185,007	158,000	117	27	144
III	Steve Greer		73.7	\$211,150	\$139,000	152	53	205
	Matt Henderson		71.5	161,453	139,000	116	79	195
	David Hausman		73.0	130,714	130,000	101	60	161
	Chris Hernandez	88		162,742	134,000	121	25	147
	Imran Satti		71.0	146,391	147,000	100	27	126
IV	Slav Bitman		71.7	\$148,471	\$113,000	131	180	312
	Laura Fisher		73.7	92,090	113,000	81	117	199
V	Chris La Fond		77.6	\$95,574	\$104,000	92	134	226
	Joseph Diecedue		70.6	108,192	104,000	104	43	147
VI	Brandon Cooley	88		\$145,110	\$143,000	101	103	205
	Mark Hancock		77.8	92,617	100,000	93	80	173
VII	Maria Greene	92		\$72,067	\$80,000	90	226	316
	Philip Prata		72.6	83,125	80,000	104	58	162
VIII	Jeremy Welch		71.4	\$96,834	\$70,000	138	106	244
	Eric Cochran		76.4	64,359	70,000	92	73	165

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		73.3	\$3,151,507	\$1,735,000	182	116	298
	Surace-Smith		76.2	3,599,915	2,550,000	141	48	189
	Williams-Zophin		72.0	1,282,008	1,125,000	114	70	184
	Oldham-Bianchi		75.6	1,579,855	1,410,000	112	46	158
II	Theodore Pappas		71.6	\$1,150,244	\$1,085,000	106	37	143
	Richard Correa	86		890,176	790,000	113	14	127
	Fred Hadayia		72.1	863,279	790,000	109	17	126
	Bob Olson		75.7	885,909	910,000	97	17	115
III	Matt Henderson		71.5	\$744,337	\$695,000	107	85	192
	Steve Greer		73.7	965,332	695,000	139	45	184
	Chris Hernandez	88		565,202	603,000	94	22	115
IV	Slav Bitman		71.7	\$704,513	\$565,000	125	110	235
V	Joseph Diecedue		70.6	\$546,592	\$520,000	105	49	155
VI	Brandon Cooley	88		\$627,777	\$607,000	103	76	179
VII	Philip Prata		72.6	\$366,128	\$400,000	92	42	134
VIII	Jeremy Welch		71.4	\$372,455	\$350,000	106	68	174

May

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Alex Roland	77.4		\$140,684
	Kevin Davis	69.7		134,003
	Cunningham-Weatherspoon	74.1		117,395
	Dorian Oldham	69.8		103,099
	James Bailey	69.7		28,959
Start-Up	Jason Adamo	85		\$46,952
	Samantha Chui	89		43,101
	Javier Sandoval	84		31,338

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Alex Roland	77.4		\$629,886
	Cunningham-Weatherspoon	74.1		606,764
	Dorian Oldham	69.8		531,760
	Kevin Davis	69.7		399,198
	James Bailey	69.7		257,058
Start-Up	Jason Adamo	85		\$56,573
	Javier Sandoval	84		35,949
	Samantha Chui	89		32,064

Public Relations



1. Rona Pileggi Spano
CATEGORY I
Chicago, IL



2. Mark Gagliardi
CATEGORY I
Oakley, CA



1. Erica Dalager
CATEGORY II
St. Paul, MN



2. Robin Andrade
CATEGORY II
Malden, MA



1. Amanda Cross
CATEGORY III
Lexington, KY



2. Tamara Williams
CATEGORY III
Indianapolis, IN



1. Steven Orchardton
CATEGORY IV
Victoria, BC



2. Ken Altizer
CATEGORY IV
Nebo, WV



1. Shelly Korb
Atlanta, GA



1. Shad Henderson
Indianapolis, IN



1. Jacqueline de Vooght
Calgary, AB

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2011 Hire Date

ICEBREAKER: Reps with 2012 Hire Date

PR MANAGER: Points earned based on overall growth for respective territories and percentage of Manager's team earning a monthly PR Bonus. If there is a tie for points earned, Top Manager determined by who has highest growth percentage.

May Production

Category	Rank	Name	Production in Cards	Manager
I	1.	Rona Pileggi Spano	4,363	Chicago / Dawn Trudden
	2.	Mark Gagliardi	3,906	Nor Cal & Reno / Chuck Hill
	3.	Susan Gilbert	3,118	Chicago / Dawn Trudden
	4.	Dawn Trudden	2,963	Chicago / Denise Gilbert
	5.	Al Wall	2,533	Toronto / Debbie Enstedt
II	1.	Erica Dalager	2,827	MN / Laurie Onasch
	2.	Robin Andrade	2,112	Mass & RI / Susan Kelleher
	3.	John Keliher	1,595	GA / Rachele Valdez
	4.	Brett Hulme	1,462	GA / John Keliher
	5.	J T Tasker	1,316	NY State/ Billy Sauers
III	1.	Amanda Cross	1,719	KY / Michelle Baxter
	2.	Tamara Williams	1,468	IN / Michelle Baxter
	3.	Julia DiBartolomeo	1,169	AZ / Malka Arony
	4.	Shad Henderson	1,028	IN / Michelle Baxter
	5.	Cheryl Cook	1,003	PA / Katherine Kidder
IV	1.	Steven Orchardton	2,247	BC / Sean Lockrem
	2.	Ken Altizer	1,834	WV / Michelle Baxter
	3.	Darrell Dorey	1,736	Maritimes / Debbie Enstedt
	4.	Jacqueline Lowe	1,356	AB / Jacqueline deVooght
	5.	Shane Knowles	1,257	ME & NH / Susan Kelleher
Rookie	1.	Shelly Korb	1,067	GA / John Keliher
IceBreaker	1.	Shad Henderson	1,028	IN / Michelle Baxter

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	Gabriela Berloni	12,559	ON / Jacqueline deVooght
	*2.	Susan Gilbert	11,537	Chicago / Dawn Trudden
	3.	Mark Gagliardi	11,380	Nor Cal / Chuck Hill
	4.	Viki Farr	10,483	MI / Tim Farr
	5.	Rona Pileggi Spano	10,357	Chicago / Dawn Trudden
II	*1.	Robin Andrade	10,813	Mass & RI / Susan Kelleher
	*2.	J T Tasker	6,613	NY State / Billy Sauers
	3.	Erica Dalager	6,019	MN / Laurie Onasch
	4.	David Scalisi	5,875	NY State/ J T Tasker
	5.	Brett Hulme	5,472	GA / John Keliher
III	*1.	Tamara Williams	7,299	IN / Michelle Baxter
	*2.	Julia DiBartolomeo	6,399	AZ / Malka Arony
	3.	Katherine Kidder	5,845	PA / Denise Gilbert
	4.	Robin Denham	4,830	KS & NW MO/ Cynthia Cleary
	5.	C J Briggie	4,252	AZ / Malka Arony
IV	*1.	Ken Altizer	9,050	WV / Michelle Baxter
	*2.	Paul Winslow	7,992	St. Louis / Cynthia Cleary
	3.	Shane Knowles	7,176	ME & NH / Susan Kelleher
	4.	Darrell Dorey	6,504	Maritimes / Debbie Enstedt
	5.	Jacqueline Lowe	5,875	AB / Jacqueline deVooght

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

May Results

Rank	Name	Points Earned	Director
1.	Jacqueline de Vooght	10	Debbie Enstedt
2.	Susan Kelleher	10	Laurie Onasch
3.	Cindy Cleary	10	Patti Morgan
4.	Michelle Baxter	10	Denise Gilbert
5.	Sheila Morris	10	Rachele Valdez

YTD Results

Rank	Name	Points Earned	Director
*1.	Jacqueline de Vooght	50	Debbie Enstedt
*2.	Cindy Cleary	44	Patti Morgan
*3.	Dawn Trudden	43	Denise Gilbert
4.	Susan Kelleher	42	Laurie Onasch
5.	JT Tasker	37	Billy Sauers

Congratulations to our May Bonus Earners!

Sue Akers	Rosanna Gill	Steven Orchardton
Marlene Alen	Laurie Gruber	Janis Pitts
Ken Altizer	Holland Harriss	Cas Robinson
Robin Andrade	Jerry Hartnett	Gary Rothman
William Bell	Jenny Hearn	Irene Rurycz
Gabriela Berloni	Krissa Hensley	David Scalisi
C J Briggie	Chuck Hill	Nicole Schneider
Lou Nell Busby	Tyler Hoffman	John Smyth
Fran Christie	Brett Hulme	Mario Soljan
Cheryl Cook	Sandra Knapp	Rona Spano
Amanda Cross	Shane Knowles	Donald Spohn
Robin Denham	Marilyn Kohlhasse	Jennifer Sprout
Brenda Di Somma	Donna LaMontagna	Randy Stockley
Julia DiBartolomeo	Timothy Leary	Shey Stout
Darrell Dorey	Kathleen Loughran-Pappas	Cynthia Syvanich
Melissa Dorey	Larry Lozano	Leo VanDenBussche
Sarah Dufrechou	Edward Matawawana	Bill Verbeten
Vivian Dwyer	Stephen Matous	Al Wall
George Farenthold	Lisa McGee	Joseph Westfall
Viki Farr	Erin McKee	Tamara Williams
Mark Gagliardi	Robert Moran	Paul Winslow
Susan Gilbert	George Murry	

BONUS

World's Greatest Bonus

\$1,584,163

TOTAL

TOP
10

Qualifier	Amount	SGA	Qualifier	Amount	SGA
Alan Sedaghat	\$9,025	Altig-Orlovic	Max Quasem	\$4,325	Cohen-Cohen
Katie Massart	4,747	Altig-Orlovic	Ronald Rivera	4,140	Cohen-Cohen
Daniel Toshner	4,705	Altig-Orlovic	Steven Stensrud	4,000	Altig-Orlovic
Tone Munro	4,627	Steve Friedlander	Paul Freeman Jr	3,596	Surace-Smith
Lily Tchen	4,383	Cohen-Cohen	Dominic Okonta	3,595	Theodore Pappas

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
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Lawrence Hauck	\$3,484	William Aden	\$2,236	Eddie Whitney	\$1,842	Paul Kelly	\$1,623	Craig Cacini	\$1,457
Jean Joseph	3,280	Ryan Kendl	2,226	Evan Reich	1,837	Tam Pham	1,621	Gordon Haskell	1,455
Richard Luzaich	3,273	Vaimalaala Taufa	2,221	Melvin Arritt	1,834	Lindsey Davis	1,615	John Flanagan	1,453
Mark Neilson	3,252	Connie Reichard	2,221	Michelle Castaneda	1,832	Naomi Derkatch	1,614	Caleb Longley	1,450
Peter Hudousek	3,215	Selmira Gomez	2,212	Scott Florin	1,831	Eric Peyton	1,612	Andrzej Sertler	1,446
Fritznel Octave	3,200	Lora Beronja	2,209	Michael Pugh	1,828	Rafael Verde	1,612	Michael Schumacher	1,446
Britton Costa	3,148	Chad Davis	2,203	Mohulamu Taufa	1,827	Michael Mayer	1,611	Shawna Rocklein	1,441
Yevgeniy Kashkin	3,119	Jinzhou Zhao	2,199	Roger Watkins	1,811	Richard Carter	1,598	Michelle Thibaud	1,440
Sathnarine Kumar	3,090	Sherri Woods	2,198	Tibor Simon	1,809	Steven Sparkes	1,597	Chavonne Truitt	1,439
Samvel Tigranyan	3,021	Jesusdieu Portilus	2,185	Jeffrodrew Vete	1,798	Austin Soboleski	1,589	Matthew Foster	1,434
Horace Johnson	3,014	Randolph Souliers	2,178	Gabriel Feldmann	1,795	Lee Jeffers	1,584	Jeremy Hernandez	1,434
Jeffrey Pearce	3,007	Ryan Leong	2,178	Marcus Howard	1,791	Michael Stuver	1,584	Enrico Paredes	1,431
Amy Shui	2,987	Robert Fails	2,143	Robert Granzow	1,786	Luke Roth	1,584	Zachary Montavon	1,429
Maijargal Sukhbaatar	2,934	Angela Pronti	2,139	Lesina Ah Sue	1,783	Jonathan Nadigoo	1,577	Robert Ulreich	1,427
Mohammed Moalawi	2,868	Jesse Wise	2,106	Elifranc Deus	1,779	Jason Capizzi	1,577	Amandeep Gill	1,424
Paul Freeman III	2,846	Michael Beckelhymer	2,099	Anthony Sava	1,769	Jennifer Holliday	1,547	Francois Telfort	1,422
Nectaria Horos	2,823	Lydia Ertle	2,084	Claudine Fatima Martin	1,755	Natain Stam	1,543	Susan Marchese	1,420
Joey Kennedy	2,787	Samotta McKeever	2,069	Steven Gora	1,754	Paul Mariotti	1,540	Michael van Delft	1,416
Anita Ferris	2,783	Tasha Tucker	2,066	Les Swain	1,749	Peter Tovioleuatogi	1,532	Nicholas Moore	1,408
Brock Lampece	2,723	Joanna Doumas	2,058	Melissa Martinez	1,730	Folauhola Teepaaua	1,528	Kasali Kotun	1,406
Cherri Xie	2,694	Joshua Dishong	2,053	Kelly McDonald	1,726	Patrick Seawright	1,528	Sean Welsh	1,404
Faleuseni Maumau	2,653	Lleison Martinez	2,047	Sally Wilson	1,723	Kaitlyn Good	1,523	Danny Balkum	1,398
Arie Davis	2,642	John Cochrane	2,047	Konstantinos Gerolimatos	1,722	Meakie Grice	1,523	Wilfredo Velez	1,396
Linda Henke	2,622	Amelia Ropetikilifi	2,038	Andrew Cavicchi	1,715	Liliana Avila	1,516	Yvette Yerenasosa	1,395
Jessica Rights	2,615	Stephen Darrington	2,035	Jarrell Jackson	1,714	Alex Gonzales	1,514	Barbara Stillwell	1,391
George Lahamedjian	2,563	Todd Homer	2,026	Stephanie Novel	1,714	Kelly Hassert	1,511	John Sikora	1,383
Joseph Cost	2,553	John Tarnik	2,008	Aaron Hines	1,713	Melissa Turner	1,510	Daniel Noll	1,244
Michael Burningham	2,526	Hunter Houvener	2,000	Stacy Deurlein	1,712	Dustin Klingebiel	1,500	Howard Dotson	1,107
Sandra Linse	2,524	Diane Masuini	1,999	Kelly Ryan	1,690	Nathan Yeager	1,500	Easter Taofinuu	1,106
Farid Hameditoloui	2,513	Brenton Betts	1,989	Marcus Street	1,690	Carmela Pellen	1,499	Normand Franco	1,242
Tiffany Proctor	2,502	Daniel Armstrong	1,982	Bernard Oliphant	1,690	Lindsay Dembosz	1,499	Heather Mauk	1,241
Drew Frazier	2,439	Kevin Haines	1,980	Freida Yakubov	1,675	Nicholas Ullmann	1,496	Sani Masuini	1,239
Nicholas Fisher	2,414	Ross Ewen	1,971	Dustin Dunbar	1,673	John Franklin	1,495	Charles Ferrari	1,238
Benton Tong	2,414	Kevin Grenoble	1,955	Andrew Barendt	1,671	Michelle Malinov	1,492	Brian Hutchings	1,235
Helen Taylor	2,414	Ryan Bisson	1,953	Saia Paea	1,667	Elyse Bryan	1,489	Lafai Papalii	1,231
Michelle Simons	2,405	Richard Bell	1,953	Hannah Foster-Blaszky	1,660	Carol Stewart	1,486	Katherine Moore	1,230
Erez Shabtay	2,391	Timothy Cruise	1,952	Carissa Van Wagenen	1,658	Tamecka Dixon	1,482	Robin Gillespie	1,229
Roosevelt Jeanty	2,389	Mark Bleier	1,928	Corey Lavigne	1,658	Maggieann Mcleod	1,478	Jessica Spayde	1,223
Mauricio Rodriguez	2,366	Krysta McFarland	1,902	Brian Jensen	1,657	Thomas Dolin	1,475	Russell Coakley	1,358
Poi Lea	2,359	Kory Allenbaugh	1,900	Bruce Tan	1,646	Jonathan Zyznar	1,471	Noah Waldman	1,223
Roghie Hassan Loo	2,328	Ransey Vazquez	1,879	Kendrick Minor	1,638	John Napiza	1,471	Jane Brown	1,222
Massoud Vaziri	2,313	Sheena Marcum	1,873	Jason Green	1,636	Robert Taraska	1,470	Dee Drake	1,219
Scott Remyey	2,286	Jacqueline McHugh	1,867	Mark Diebolt	1,633	Jeremy Engrav	1,467	Brian Mitchell	1,084
Ashley Wenning	2,283	Anthony Batista	1,860	James Aalders	1,627	Edward Littell	1,463	Videl Seymour	1,081
Victor Restrepo	2,247	Marcus Shorts	1,851	Gina Cuza	1,625	Richard Nypower	1,458	Tachane Joseph	1,080
Kristopher Tindle	2,245	Robert Simmen	1,850	Brian Willis	1,624	Ernest Rowe	1,457	Semir Mulic	1,079

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Joy Horcajo	\$1,326	Rosanne Becerra	\$1,207	Jason South	\$1,076	John Jacob	\$974	Nicholo Arceo	\$894
Jamie Perse	1,325	Mark Hart	1,207	Austin Osier	1,070	Michael Stone	970	Matthew Caternolo	893
Laura Duncan	1,323	Janice Moseychuck	1,206	Virgil Watson	1,070	Patrick Fowler	967	Ronald Knight	890
Maria Ricardo	1,323	Angela Waller	1,205	Bruce Mortensen	1,068	Israel Wizenfeld	967	Cathy Luks	888
Ruben Santillana	1,322	Chase Robinson	1,202	Graeme Orr	1,068	Earnest Loveless	965	Staci Meckler	888
Glenda Davis	1,319	Selena Lomack	1,201	Zachary Frenstos	1,065	Phyo Phyo	963	Gary Brown	887
Julian Brown	1,318	Leya Kirchstein	1,200	Joseph Melton	1,064	Michelle Cattaneo	963	Maria Ramirez	884
Monica Kayano	1,318	Chad Gilbertson	1,199	Jordon Lee	1,064	Jelani Beyah	962	Thomas Tulowiecki	883
Mario Chavez	1,317	Michael Johansen	1,198	Leonard Transfiguracion	1,062	Lawrence Reardon	961	Jamar Willis	883
Chad Richardson	1,315	Tracy Langi	1,197	Laura Wilson	1,062	Denise Berrios	961	Kristi Vang	882
Deborah Parnell	1,313	Chena Blair	1,196	Douglas Dapkins	1,060	Jessica Burrows	960	Timothy Ong	882
Shawn Lewicki	1,312	Spencer Rowland	1,195	Alan Rosen	1,060	Trevor Mayer	959	Joseph McCullough	881
Nicole Cox	1,312	Branislava Nikoltchovska	1,195	Sarah Schroeder	1,057	Solomar Magras	959	Jacob Mullins	881
Makeleta Asitomani	1,310	Faamatausaga Lealaialoto	1,190	Diana Schulman	1,057	Merryjane Sivas	958	Joshua Jones	880
Jeffery Holland	1,309	Glaister Parke	1,180	Lawrence Broussard	1,056	Patrick Hill	953	Sina Tuilaepa	880
Raymon Reynolds	1,306	Alosina Pratt	1,175	Clay Ranieri	1,053	Bryan Allen	952	Ty Daniels	880
Jessica Silver	1,302	Michael Shaba	1,174	Donna Hicks	1,051	Ryan Grant	951	Freddie Moorner	878
Ann Abbruzzese	1,301	Roberto Nieves	1,171	Orett Nelson	1,050	Belinda Rodriguez	949	Joshua Cosentino	878
Chasity Wells	1,299	Sulieti Lopeti	1,171	Jeffery Shurlow	1,050	Erika Cannady	948	Ellen Giesler	877
Douglas Buhl	1,295	Masele Feterika	1,167	Preeti Sahgal	1,050	Denise Hewison	947	Robert Fischer	876
Mark Parsons	1,294	Jeffrey Kosek	1,165	Bradford Stone	1,047	Lydia Johns	947	Kelli Lawson	875
Patricia Lee	1,294	Tara Trust	1,164	Sheri Sampson	1,047	Texas Wharawhara	946	Matthew Lockmer	875
Tomás Cruz	1,293	Tyler Murray	1,161	Kardel Brooks	1,044	Andrew Weber	945	David Riddle	874
Philip Wallis	1,293	Maria Esposito	1,161	Joshua Mandell	1,043	Dion Sae	945	Steve Marker	873
Dawn Montgomery	1,290	Jose Rubio	1,153	Frederick Feldtmann	1,043	James Schneider	945	David Norman	873
Andre Bent	1,279	Dwight Gradolph	1,153	Kimberly Alston	1,043	Lori Dacyk	944	Omar Hashimi	872
Karen Sessing	1,278	Raquel Baldwin	1,151	Andrea Barenholtz	1,042	Frank Tedesco	944	Austin Wallace	872
Steven Pirrello	1,278	Matthew Crossman	1,144	Daniel Valdes	1,041	Daniel Doherty	943	Mele Tova	870
Nathan Gay	1,277	Savannah Scanlon	1,140	Joshua Hill	1,041	Nathaniel Ealy	942	Marc Gonacha	870
Jatinder Hundal	1,277	Virginia Lee	1,137	Keven Silvia	1,041	Alfredo Hung-Lam	941	Justin Hartmann	870
Charlene Anderson	1,276	Aissa King	1,136	Victor Rodos	1,040	Tyler Stewart	938	Walter Peters	870
Casey Sperzel	1,276	Aiman Mousa	1,135	Lorenzo Williams	1,037	Al-Karim Walji	938	Siope Ngahe	869
Thomas Crutcher	1,275	Thomas Miller	1,133	Lorenzo Williams	1,037	DeAnthony Hartman	937	James Smith	868
Jeffrey Hapke	1,273	Melissa Losk	1,132	David Ramirez	1,034	Hector Carrillo	933	Synthia Mariner	868
Josh Schwab	1,271	Gerard Padgett	1,127	Richard Demchuk	1,032	Desiree Dallas	932	Ryan Metcalf	866
Robert Burdi	1,269	Douglas Zigby	1,125	Andrew Sunkin	1,031	Dustin Kiss	930	Tiffany Reed	866
Antony Samedy	1,267	Derrick Wright	1,125	Franklyn Fletez	1,030	Candi Lau	930	Yovanna Ortiz	866
Joseph Tuley	1,264	Hulda Hicks	1,123	Sean Birt	1,026	Nathan Thompson	929	Whitney Wilson	866
Dallas Johnson	1,264	Rodney Wilson	1,119	Christina Nunez	1,026	Timothy Nolan	929	Catherine Gennaro	865
Natalie Soboleva	1,263	Anne Illingworth	1,118	Charles Fischer	1,025	Elizabeth Hodgson	927	Yonice Herdon	864
Christian Fahey	1,261	Felicia McCoy	1,118	Ryan Jean	1,022	Justin Davis	926	Deochand Hermraj	863
James Summers	1,254	Jennifer Wehrle	1,118	Eduardo Gomez	1,019	Frederick Williams	925	Oscar Ortiz	862
Eugene Odom	1,253	Andrew Zemany	1,117	John Leggio	1,017	Mark Harhager	923	Christine Jesoraldo	861
T J Rowell	1,251	David Schlichting	1,116	Terry Mendez	1,015	Gregory Hayman	923	Justin Lerch	859
Laura McDowell	1,251	Ronnie Paul	1,115	Vaiola Setefano	1,012	David Moir	922	Kalynn Walpole	856
Dwayne Garrett	1,250	Andrew Durer	1,114	Mildred Lipa	1,012	Puhi Pivac	920	Darryl Johnson	856
Chris Johnson	1,250	Agatha Safford	1,113	Michael Schmutz	1,011	Taylor Dean	920	Lorena Soto	854
Katelyn McKinley	1,249	William Howard	1,112	Jonathan Davis	1,010	Laura Thornton	919	Eric Ebbitt	854
Samuel Nudelman	1,248	Michael Hicks	1,111	Kyle Kifner	1,006	Anthony Gargano	918	Maualei Tavares	851
Devin Dingey	1,246	Reginald Huggard	1,109	Levi Edmonds	1,005	Scott Flaherty	918	Kelly Cruse	850
Gabrielle Harris	1,245	Nathaniel Durkin	1,109	Tienna Stempowicz	1,005	Godfrey Goodrich	918	Dolphine Bararwandika	850
Daniel Noll	1,244	Howard Dotson	1,107	Maria Puru	1,002	David Chavez	917	Andrew Thomas	850
Samuel Ciaramitaro	1,243	Easter Taofinuu	1,106	Andrew Wagenknecht	1,001	Lynda Johnson	916	David Farraway	849
Normand Franco	1,242	Robert Drake	1,104	Charles Diulus	1,000	Rati Bhandari	914	Lisa Richardson	849
Heather Mauk	1,241	Seluvaiva Tonga	1,102	Matthew J Wickman	999	Caroline Robichaud	913	John Young	849
Sani Masuini	1,239	Terrence Williams	1,100	Ismail Mori	998	Darlene Downey	913	Caleb Coleman	849
Charles Ferrari	1,238	Mark Hileman	1,099	Michael Bradley	997	Lisa Kahan	913	Darlene Carmon	846
Brian Hutchings	1,235	Ryan Kissing	1,099	Ruben Soberanes	993	Debra Hunter	913	LaTonya Tucker	846
Lafai Papalii	1,231	Alireza Yaesubi	1,096	Joshua Lambert	992	Carlos Otero-Villalba	908	Wes Elder	845
Katherine Moore	1,230	Peter Kaplanis	1,095	Bryan Blust	992	Tevita Tupouniua	907	William Reed	842
Robin Gillespie	1,229	Frank Cousins	1,091	Josephina Stewart	990	Venus Benton-Wilson	904	Joey Sales	842
Olga Tsybal	1,223	Gina Flores	1,089	Jaman Testerman	989	Adam Abresch	904	Don Tong	840
Noah Waldman	1,223	Ryan Fickert	1,089	Samantha Shaw	988	Mickenzie Linse	904	Stephen Giddens	840
Jane Brown	1,222	Anitria Brown	1,087	Victoria Wippich	987	Robert Tierney	903	Janice Karingten	837
Dee Drake	1,219	Brian Mitchell	1,084	Robin Aalderink-Page	983	Bobby Beatty	902	Martell Ross	837
Milena Arceo	1,218	Videl Seymour	1,081	Sarah Padilla	982	Charles Njoya	902	Ryan Landmark	835
Arturo Correa	1,214	Tachane Joseph	1,080	Rashaan Elam	981	Avis Kava	902	Lineti Makaafi	834
Enero Cooper	1,213	Semir Mulic	1,079	Gian-Paolo Diberardo	980	Lora Meyer	900	Richard Dorsey	832
Bridget Hartley-Loftman	1,213	Cynthia Sittig	1,077	Eluerecia Guzman	979	Johleena Tolentino	897	Sharon Herard	832
Katie Cetina	1,212	Dawn Selden	1,076	Kingsley Tazinya	975	Aaron Dupras	895	Prabesh Shakya	830
Shelly Cullen	1,211	Christopher Favor	1,076	Christopher Earle	975	Carly Ferraro	895	Stanislav Korzhiletskiy	829



WGB
continued
BONUS

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Evelyn Nkwenti	\$828	Nia White	\$773	Benjamin Goldberg	\$716	An An	\$656	Luis Paulino	\$615
Denise Barnosky	827	Angela Garnett	773	Tao Chen	715	Adam Johnson	655	Christopher Kennedy	614
Alexandra Curtin	826	Alan Lyons	772	Jerrina Battle	714	David Pirog	654	Louis Stephan	614
Herivelto Pereira	825	Hal Adcock	771	Eric Hidy	714	Robert Ringelsten	652	Demetrius Hall	614
Carolyn Havens	825	Keri Valentine	771	Bryan Czerwinski	714	Mildred Williams	652	Blake Handrick	613
Pamala McMillan	825	Lauren Accardi	770	Paul Johnson	713	Marc Ziegler	652	Carlo Torres	613
Erin Goodwin	824	Laurynas Ryla	769	Irene Roufaeal	710	Tinaka Knight	652	Zachary Griffith	612
Keith Flagler	823	Jamie Smith	769	Leishuan Byrd	707	Nadezhda Vitchev	651	Cassandra Braaten	611
Newman Hoverd	822	Anthony Gutierrez	769	Noel Rose	707	Sara Gilley	651	Abraham Nammur	610
Rita Charles	822	Kiriraukawa Hayward	767	Victoria Bolognese	706	Margaret Armstrong	651	Mollie Miller	610
Nicholas Guzman	820	Jason Faflik	767	Xavier MacLarty	706	Erik Boyd	650	Cara Crimmins	610
Michael Woods	818	Matthew Girard	766	Shawn Fifta	706	Michael Cloherty	650	Joshua Alger	609
Sable Buntin	818	Jeffery Gregg	763	Ashley Gregg	705	Michael L. Robinson	649	Kevin Lancaster	607
Sophia Sua	817	Violetta Goldman	762	Matthew Abdo	704	Mark McGowan	648	Nicholas Powell	607
Yussuf Elzein	814	Keith Allen	762	Ryan Johnson	704	Tilly Roebeck	648	Danielle Gamble	607
Elizabeth Flores	814	Robert Hines	762	Bianca Williams	703	Erin Kendall	647	Jenna Penhollow	606
Aaron Javier	813	Jose Guerreiro	759	Jonathan Collins	702	Ahmad Abdollahzadeh-Parsa	647	Mark Arbelo	605
Helen Miller	813	Adam M Schulte	758	Bradley Kampmeier	701	Rebecca Adcox	646	Madonna Vargas	605
Jamye Pierce	812	Tony Geer	757	Reuben Rios-Cruz	701	Trent Hilderbrand	646	Marveluz Polanco	604
David Hawkins	812	Roland Mararac	756	Nicole Brown	700	Bryan Grays	645	Mark Szemtowicz	604
Matt Flores	812	Gregory Johnson	754	Kelepi Liuanga	700	Amanda Andre	644	Larry Scates	602
Brittini Galloway	809	Michelle Smock	754	Julie Aprahamian	699	Franklin Carter	644	Afuiva Vaai	602
Pamela Williamson	808	Curt Snow	754	Daniel Wood	644	Bobby Parker	602	Joseph Podrasky	556
Jesse Remby	808	Rajeev Arora	752	Debbie Moke	699	Rosario Ortega	643	Cashia Mason	556
William Shockley	808	Erin Allen	751	Michael Garland	698	Maurice Doucette	643	Stephanie Ellerton	555
Shawn Fisher	807	Bernadette Casciato	751	Jamie Winters	697	Jacqueline Kosalek	641	Kierra Goodwin	601
Julio Navarro	807	Rebecca Southey	750	Adam Rusnak	697	Sean Wampler	640	John Tippett	601
William Knoy	807	Cristal Villegas	748	Aldina DaRosa	694	Lloyd Smith	640	Anthony Stewart	599
JoAnne Marks	806	Sherry Reyes	747	Cody Walker	692	Aleesha Cromwell	640	Victoria Bowring	599
Arnold Iacoviello	806	Christopher Akins	747	Eran Walters	692	Rickey Bunton	638	William Doehne	598
James Johnson	805	Edward Ramp	747	Michael Stevens	691	Troy Plummer	638	Amanda Oden	598
Anne Strayer	805	Rangi Potoru	746	Nicole Rex	691	Theresa Bellajaro	637	Seselo Asitomani	597
Jeffrey Boland	804	Melinda Korb	745	Shefudeen Kotun	687	Donald Skaggs	637	Daniel Vogel	596
Isaiah Terrell	804	Juan Hoyos	745	Mohammadfahad Patel	686	James Galvez	637	James Galvez	594
Maria Diringer	803	Falemoa Papu	744	Miranda Green	637	Todd Glazer	594	Todd Glazer	594
Marta Cunha	803	Jeffrey Nieves	744	Kelly Roschbach	684	Mahiyar Vazifdar	637	Shawna VanDeValde	592
Derrick Coates	802	Richard Blunt	742	Dustin Stadie	636	Christopher Giuffria	591	Christopher Giuffria	591
Yvonne Rurehe	802	Gabriel Manzo	741	Kevin Lewis	681	Shannon Kruger	634	Margarita Barraza	590
Seabringna Landfair	801	Iryna Sushkova	740	Jade Toler	680	Dean Jensen	634	Jennifer Stella	590
Erik Williams	799	Phillip Kogel	739	Brenda Dentler	679	Brenda Wilson	634	Osama Shoubaki	588
Deanna Carfagno	799	Howard Bradley	737	Chareese Kent	679	Tracie Prado	633	Tracie Prado	587
Darwin Santiago	798	Jacob Brockmann	735	Erna Gasanin	678	Albert Biney-Amissah	633	Eduardo Saavedra	587
Tawana Boyd	797	Agbaje Bashiratu	735	Clifford Feldman	677	Annette Decker	632	Shawn Wildman	585
Ian Lindo	796	Justin Mease	735	Eddie Dhillon	632	Vu Phan	583	Vu Phan	583
Maria Magallon	793	Braylen Mack	734	Thomas Strickland	676	Michael Stimson	630	Yvonne Zarathustra	582
Hugh Thompson	792	Paul Panagiotou	733	Judith Taylor	674	Justin Germany	630	Leslie Senter	581
Courtney Freeland	791	Leah Stoltz	731	Ashley McMurtry	673	Rob Savickis	630	Kyle Bennett	580
DeMarcus McNeil	791	Ricardo Garavito	731	Marcus Moody	673	Amber Cleaver	629	Whitney Jackson	580
Valerie Ramkishun	791	Darren Danico	731	Robert Phillips	673	Rhonda Johnson	628	Peter Van Der Westhuizen	579
Zaid Jian	791	John Shearer	731	Stacy Fredrick	672	Eric Johnson	628	Douglas Hynds	579
Nathan Smith	789	Lodean Glenn	730	Christopher Phoenix	671	Patrick Silvia	627	Grieg Chapian	579
Danielle Gennaro	789	Jamie Haack	730	Bernardo Estevez	671	Lakeytha Murray	627	Simon Lopez	579
Anthony Cruz	789	Jason Engelman	729	Ricky Gowin	671	Scott Sherman	627	Jasmine Brantley	578
Christopher Restifo	787	Nathanael Rathjen	728	Christopher Parlapiano	670	Michaela Sertler	627	George Brice	578
Matthew Query	783	Jeremy Falgout	726	Dara Long	670	Sheree Risley-Aragon	626	Brendon DesBrisay	578
Jennifer Bowman	782	Sean Grant	726	Stephen Jeung	670	Ruben Cal	625	David Kirst	576
Maria Morales-Lopez	781	Mark Brunni	726	David Campbell	668	Mark Hinton	624	Crystal Reeves	576
Ayman Elsalhy	781	Paul Dixon	725	Joshua Taber	666	Jillian Yeleck	623	Stephanie Woods	576
Aaron Booth	780	Iman Masboob	723	Christine Weatherspoon	665	Richard Avina	623	Felix Abu	576
Franklin Faulds	780	Kelly Yingling	723	Kasey Schultz	665	Luz Torres	622	Star McGruder	575
Brittany Knight	779	Melissa Ogle	723	Jesse Hotchkin	664	Steven Langley	622	Melissa Grimes	575
Lisa Murillo	778	Kate Daye	722	Duncan Conner	664	Keith Coscia	622	Aimy Claridge	574
Ronnie Knight	777	Shaneda Johnson	721	Lynette Brodie-James	660	Betty Hewlett	620	Donta Combs	572
Deddie Kelly	776	Patricia Peck	721	Jennifer Sustache	660	James Harrison	619	David Miller	572
Leusa Ainoa	775	Scott Davison	720	Ginnie Mae Factor	660	Wilfredo Rivera	618	Joseph Ruhl	571
Richard Martinez	775	Mike Bray	718	Larry Chick	659	Antonio Bond	617	Karina Valencia	571
James Patterson	775	Sharon Barnes	717	Lona Naufahu	659	Cathy Green	617	Nico Quarterman	571
Shane Hejmanowski	774	Jonathan Morgan	717	Kimberly Hagner	659	Brandon Bobeck	617	Cecil Johnson	571
Brandi Graff	774	Sonja Moss	716	Natishia Freeny	658	Brian Gillenwater	616	Shawntay Ramiro	571
Shannon Ahlman	774	Lalitha Janardhanan	716	Thomas Greenawalt	658	Barry Steward	615	Stefan Thierry	571
Joshua Franco	773	Duckens Fanfan	716	Patrick Lesatele	658	John Delaney	615	Evan Arnold	570
Ronald To	773	Wendy Good	716	Charles Hood	656	Isaiah Curry	615	Brittney Miller	567

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Valentin Ponyaev	\$567	Jennifer Baney	\$553	Robin Azemar	\$540	Jodi Bohdal	\$528	Cavenack Bernadin	\$515
Christina Whitson	566	Mehul Dharia	552	Jasmyn Ulberg	540	Andrew Diamond	528	Bryan Phillips	515
Maren Conway	566	Susan Westling	552	Heather Goddeau	538	David Bahns	527	Tarisa Tooke	514
Ferhan Ismail	566	Larry Long	552	David Hernandez	538	Gabriel Fuentes	527	Leslie Austin	514
Glen Latona	565	Melinda Casey	551	Oliver Kurzyp	538	Ali Zaidi	527	David Shirley	513
Pamela Laatz	565	Suzanne Fisher	551	Henry Fornet	537	Ryan Welty	527	Reilly Miller	512
Mike Hudnall	562	Victor Challenger	551	Clinton Spaeth	537	Rachael Hearst	527	Joseph Mathis	512
Evergreen Am	562	Frank Gilinger	550	Peggy Davenport	536	Abram Burns	526	Patrick Donovan	511
Catherine Minor	562	Thomas Kijanowski	550	Marty Casarez	536	Emmanuel Adesina	525	Ketevan Berianidze	510
Andy Jaikaran	562	Pamela Dendy	550	Jessica Cash	536	Barbara Schnubel	525	Cameron Moore	510
Jennifer Bigham	561	Lawrence Nicastro	550	Rebekah Spindler	536	Vladimir Flores-Cruz	524	Rachyle Stansell	510
Monica Khout	561	Ruben Sarmiento	549	Joseph Meyer	536	Cynthia Wilhelmi	524	Anthony Mele	508
Robert Richman	561	Ofakipanela Fanguna	548	Bryant Livinston	536	Soyoung Kang	524	Andrew Paogofie	507
Nicholas Clark	560	Linda Moore	548	Leonard Tato	535	Cindy McDonald	524	Alex Grakhov	506
Jordan Herbert	559	Scott Wheeler	548	Erin Moore	535	Cynthia Peterman	522	Samy Jacques	506
Patricia Stevens	559	Amanda Viola	548	Ashley Roth	522	Dale Talsma	504	Ashley Roth	504
Jessica Sanchez	558	Tory Lennert	548	Leah Warner	534	Christopher Weglarz	522	Trisha Kalb	504
Hyun Yoon	558	Minnie Lee	547	Donald Wold	534	Jordan Dauber	522	Matthew Moretta	504
Janet Vidal-Riley	558	Zach Otto	547	Ginelle Jones	533	Sherri Foster	521	Joseph Shanks	504
Earl Veil	558	Felicita Wulf	545	Shannon Keith	521	Traylor	504	Marc Nakasuji	504
Samantha Naidu	558	Alta Adrien	545	Troy Needels	533	Joannabelle Magneson	521	Robinson Parramejia	503
Shantel Chester	558	Willie Caughman	545	Kayla McIver	533	Treston Teague	521	Raquel Peka	503
Joseph Podrasky	556	Edona Hughes	544	Virginia Kyles	533	Alexander Quinones	520	Rhonda Kinnard	503
Cashia Mason	556	Kevin Marmet	542	Leeanne Pace	533	Ashleigh Jack	519	Dustin Brooks	503
Stephanie Ellerton	555	David Brockman	542	Mary Maida Fujii	531	Wendy Sotelo	518	John Brookfield	501
Catherine Schubert	554	Errol Kerr	541	Michele Nishimoto	530	Tommy Collins	518	Luciana Mosca	501
Jesse Tanas	554	Anthony Perez	541	Avon Cobourne	530	Temeka Bates	516	Calvin LaSalvia	501
Michael Roe	553	Jaci Guppy	541	Paul Brown	529	Andrew Aldrich	516	Charles Krieger	500

Reinstatement Bonus
\$48,242
TOTAL

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Sami Mogannam	\$4,269	Jatoft-Foti		Joseph Smith	\$1,423	Simon Arias			
David Jackson	3,130	Williams-Zophin		James Palmes	1,044	Joseph Diecedue			
Dason Phaul	2,631	Theodore Pappas		Cherri Xie	1,009	Altig-Orlovic			
Diana McNair	2,504	Giglione-Ackerman		Andrea Yee	904	Jatoft-Foti			
Bradley Weigand	1,478	Surace-Smith		Coretta Pherigo	840	Altig-Orlovic-Deley			

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Nabil Spahi	\$813	Ahmad Abdollahzadeh-Parsa	\$714	Meakie Grice	\$547	Frank Kolligian	\$510	Jarred Sykes	\$502
Ronald Rivera	767	Charles Fischer	575	Harrynarine Ramoutar	529				

Leadership Bonus

\$1,668,424

TOP 10

Qualifier	Amount	SGA	Qualifier	Amount	SGA
Zachary Hart	\$39,106	Surace-Smith	Jason Bratin	\$23,480	Theodore Pappas
Matthew Parks	37,280	Surace-Smith	Samuel Cohen	23,066	Fred Hadayia
Mathew Hart	29,985	Surace-Smith	Stephen Jubrey	22,657	Oldham-Bianchi
Matthew Diulus	26,059	Simon Arias	Justin Adams	22,526	Simon Arias
Ofa Tupouniua	24,064	Steve Friedlander	Brian Welsh	22,395	Simon Arias

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
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Stephen Hill	\$22,229	Mitch Duplantis	\$7,469	Kenneth Greer	\$3,981	Jonathan Maust	\$2,549	Karolina Debek	\$1,748
Robert Kanaan	21,073	Ryan Hall	7,435	Chris Lussier	3,946	Astrid Cartagena	2,549	London Burnett	1,739
Aaron Parks	19,458	Cara DeFiore	7,266	Fritznel Octave	3,903	Nicholas Lorence	2,516	Aaron Friedlander	1,722
Adeyemi Akinade	19,397	Steven King	7,157	Daniel Bauer	3,823	Josh Bloomquist	2,502	Natalie Soboleva	1,722
Andrea Nichols	19,313	Ryan Vopat	7,048	Michael Mandella	3,716	Matthew Girard	2,480	Sokol Fazliu	1,718
Darron Hacker	19,196	Mark Neilson	6,826	Melne Lewis	3,710	Richard Johnson	2,429	Michael C Williams	1,711
Elias Hazen	19,002	Atta Saleh	6,823	Mack Doby	3,704	Edward Atkinson	2,423	Marc Salvaggi	1,694
Kyle Johnson	18,471	AshLynn Orng	6,753	Noel Rose	3,633	Rebecca Klebsch	2,397	Matthew Caternolo	1,687
Thomas Vena	16,955	Nicholas Engrav	6,736	Ricardo Grandt	3,589	Marino Baca	2,392	Keith Coscia	1,635
Syed Quadri	15,876	Hal Herman	6,542	Charles Diulus	3,394	William Parmeter	2,375	Ronald Newlin	1,621
Simon Rolland	15,819	Timothy Kieran	6,506	Troy Plummer	3,342	Ryan O'Malley	2,356	Kevin Talbot	1,618
Mark Wyner	15,413	Robert Shafer	6,317	Pamela Furuya	3,334	Aaron Ralston	2,354	Ashley Delevieleuse	1,595
Bobby Gujral	15,007	Raymond Risucci	6,203	Christopher Osborn	3,294	Francisco Zarathustra	2,352	Robert Biser	1,593
Cherie Adams	14,973	Alexandra Graham	6,195	Brian Schreiber	3,232	Nicole Conrad	2,350	Tyler Stewart	1,587
Ala Awad	14,739	George Noujaim	6,130	Peer Shmelzer	3,223	Matthew Conrad	2,289	Dustin Rushin	1,584
Matthew Turnquist	14,547	Souleymane Bah	5,949	Louis Giogaia	3,205	Crystal Lynch	2,279	Samy Jacques	1,583
Robert Dunn	14,487	John McGrath	5,923	Mark Danner	3,204	Zachary Santino	2,272	Marian Sertler	1,545
Sara Welch	14,354	Ryan Stenglein	5,915	Natalie Linker	3,178	Tim Smith	2,258	Katie Shugert	1,534
Randy Teyssier	14,271	Zach Otto	5,902	Darcy Schrieber	3,168	Paul Samra	2,258	Jared Durham	1,522
Maria Willgruber	13,927	Byron Paz	5,812	Nigel Crowe	3,126	Lynda Gleeson	2,251	Joshua Fosnight	1,512
Nicholas Zangardi	13,649	Jared Cleckner	5,718	Caleb Douce	3,118	Hunter Houvener	2,244	Brandon Teter	1,499
Michael Romeo	13,296	Ryan Wilson	5,619	George Rosicky	3,099	Dustin Dunlap	2,204	David Guzman	1,496
Brett Gryska	13,189	Levar Morgan	5,375	Alfred Taren	3,090	Tiffany Madsen	2,187	Rachel Bryson	1,461
Joshua Jackson	13,142	Richard Henry	5,253	Mathew Mealey	3,077	Mavrick Fredericks	2,175	Alexander Dorey	1,425
Steven Cox	12,736	Chad Panzer	5,149	I-Perfection Harris	3,056	John Hancock	2,172	Christopher Favor	1,422
William Smith	12,307	Beau Locker	5,135	Amanda Zophin	3,040	Kevin Ristau	2,161	John McCreary	1,417
Leslie Ellis	12,021	Ryan Bisanz	5,122	Scott Hanna	3,020	Scott Davis	2,145	Vatapuia Vavau	1,414
Daniel Hartwig	10,665	James Allen	5,116	Christine Judge	2,974	Rita Holmes	2,083	Nicole Johnson	1,413
Haoyu Xu	9,971	Bobby Szwaja	5,085	Andrew Aaron	2,974	David Wang	2,076	Matthew Cosic	1,413
Sebastian Kazek	9,764	Emmanuel Villasenor	4,989	Richard Dyer	2,912	Sharon Brenner	2,068	William Myatt	1,403
James Keefer	9,747	Mark Kukielski	4,983	Kevin Appasamy	2,881	Ariana Jones	2,047	Noel Ables	1,401
Lucky Faaititi	9,616	Rodney Ward	4,878	Alex Hernandez	2,851	Richard Lyddon	2,033	Stephen Creaghan	1,363
Michael Laramie	9,107	Kyle Klipp	4,866	Juan De la Cruz	2,785	Miguel Cotrina	2,029	Stacey Davis	1,349
Craig Strompf	8,941	Joshua Olin	4,782	Jessica Santamarina	2,780	Brandon Schwed	2,018	Erna Gasanin	1,346
Jack Keiderling	8,528	Michael Clemente	4,632	Unique Hunnicutt	2,772	Scott Kim	1,983	Anthony Theriault	1,330
Moswen Taylor	8,459	Cody Terrell	4,600	Brandon MacDonald	2,770	Catherine Minor	1,961	Miki Bartolome	1,323
Jake Yagjian	8,349	Marko Jankovic	4,511	Ryan Kendl	2,761	Kyle Lewicki	1,933	Zbigniew Stankiewicz	1,288
Casey Kunash	8,346	John Ophals	4,446	Joshua Goodman	2,698	Ofa Siasau	1,920	Adam Huck	1,278
Kathryn Chaisson	8,175	James Raymond	4,421	Corey Neff	2,694	Josh Wheeler	1,898	Jason Green	1,261
Henry Ingraham	8,105	James Curtis	4,399	Johna Ryan	2,692	Baylee Burrowes	1,871	Antonio Evans	1,221
Ryan Tucker	7,829	Krista Thieme	4,367	Raymond Angeles	2,675	Kristian Brennan	1,869	Daniel Fifita	1,219
Kasali Kotun	7,822	Darren Miller	4,305	David Iriye	2,619	Luay Ghawi	1,860	Gregory VanSuch	1,198
Evan Holzhauer	7,711	Richard Barbour	4,230	Mark Corkrean	2,605	Arnold Pacleb	1,842	Ashley Wenning	1,185
Taneshia Solomon	7,662	Sean O'Reilly	4,211	Philip Walters	2,604	Amanda Beyersdorff	1,782	Bradley Kampmeier	1,183
Doreen Ryan-Foti	7,654	Travis Brock	4,128	Billy Northington	2,596	Eric LaBossiere	1,768	Bradley Gray	1,172
Mercedes Lloyd	7,620	Nasr Quadri	4,057	Elaine Kulawiak	2,563	Christopher Newman	1,760	Shahab Mahdavejad	1,166

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Randall Cook	\$1,162	Andrew Bishop	\$974	Chad Potts	\$834	Matthew Marchitto	\$710	Alvin Jackson	\$584
Lamine Diakhate	1,137	Daniel Bernard	968	Jacqueline Kosalek	821	Justin Wise	704	Sean Kiersztyn	583
David Rockway	1,137	Daniel Alvarado	964	Jeremy Hull	820	Leland Smith	703	Brandon Summerton	581
Lazarus McRae	1,130	Yolanda Richardson	964	Samantha Romano	820	Andre Bent	696	Marissa Boo	577
Denise Hewison	1,124	Daniel Umbertone	963	Felix Berger	817	John Reeves	690	Edona Hughes	573
Jodi Bohdal	1,120	Alisa Walker	955	Michelle Crowe	816	Travis Picklesimer	680	Sean Wampler	571
Jean Joseph	1,110	Zachary Frentsos	953	Ronnie Patea	815	John Sparby	676	Justin Germany	569
Andy Jaikaran	1,106	Debbie Moke	949	Craig Cacini	802	Carlos Lopez	675	Amy Smith	568
Patrick O'Brien	1,103	Felicia Price	948	Christopher Follestad	801	Rita Charles	675	Brent Wilhelmi	567
Kevin Rendon	1,093	Steve Svendson	948	Minh Phung	796	Kasun Mapatuna	670	Michael Logue	566
Reynolds Akuamo	1,093	Tamara Hughes	939	Kasey Schultz	791	Ryan Fickert	656	James Lochard	565
Elizabeth Lo	1,090	Jennifer Kinder	937	Debra Hunter	791	Joy Nardone	653	John Sikora	563
Andrew Helgeson	1,089	Blake Higuchi	930	Shelly Cullen	790	Drew Frazier	652	James Griffiths	557
Benjamin Ainscough	1,088	Lydia Smith	927	Carlo Bonifazi	789	Bryon Welch	651	Heather Leitch	557
Tony Geer	1,088	Daniel G Johnson	922	Michael Gerstein	788	Oscar Portillo	650	Jonathan Laaker	551
Tone Munro	1,072	Ritia Tokahere	916	Levi Stearns	788	Christopher Chovanec	650	Hector Sartori	551
Alan Silverman	1,062	Mosese Nasalo	915	Emil Mohareb	775	Bruce Kaminski	643	Robert Nolan	548
Matt Pflueger	1,060	Brian Hutchings	911	Kalle Convery	774	DeAnthony Hartman	642	Sara Wonderling	544
Jordan Chalom	1,059	Jesse Spencer	909	Joshua Cosentino	772	Phillip Williams	638	Jelisa Lawson	538
Natalie Wagner	1,053	Albert Serur	894	Maurice Baritz	772	Patrick Cotton	637	Faapaia Tokuma	532
Erik Graham	1,052	Kody Kramme	894	Seta Donabedian	772	Brian Sundberg	636	Alisha Armand	529
Stephen Jeung	1,044	Andrew McQuade	894	Eric Powell	772	Sara Gilley	632	Danielle Gamble	525
Dennis George	1,042	Tracy Haden	892	Anita Ferris	767	Brandon Baker	631	Bernadette Casciato	523
Nicholas Moore	1,037	Thomas Soloweyko	891	Michael Polakowski	765	Ronald Kutruff	627	Joseph Jensen	520
Christopher McMenomy	1,035	Gyad Ferguson	889	Roger Watkins	764	Richard Whyte	624	Michael Shaba	519
Rafael Spratling	1,028	James Smith	880	Christopher Vasu	756	Christopher Hintz	621	Aaron Haynes	518
Craig Blankenship	1,023	Daniel Walton	880	Violetta Goldman	754	John Velardo	620	Cynthia Schneiderman	517
Brodie Fischer	1,014	Kody Karhliker	874	Brandi Hershey	746	Donald Dowbor	617	Mark Gorman	514
Loretta Ekeroma	1,009	Danielle Cardello	872	Abraham Nammur	738	Brendyn Muise	617	Lawrence Reardon	510
Alexander Keats	1,003	Andre Hawthorne	868	Reza Zabih	736	Philip Russo	604	Eric Thompson	509
Russell Trujillo	999	Daniel Toshner	856	Joseph Schneider	735	Brian Jerome	604	Jesse Remby	506
Phillip Jenkins	994	Patrice Amador	856	Brandon Smith	734	Kyle Taylor	603	Magdalene Franklin-Holmon	503
Sommer Daves	989	Jessica Tasky	850	Charlyn Lum	731	Amr Shater	596	Christopher Chunn	503
Angel Sanchez	989	Brian Wilson	849	Jacob Brockmann	731	Jahara Lewis	590	Cameron Clay	502
George Baumberger	987	Justin Carter	848	Mark Arrigo	728	Ryan McIntosh	590	Joshua Franco	501
Brookalyn Stillwagon	987	Thomas Fellicciardi	845	Jennifer Mitchell	726	Tyler Green	588		
Peter Kwiatkowski	986	Dorian Brown	835	Valerie Cormier	718	Carlos Otero-Villalba	588		
Konnor Wyly	976	Harrynarine Ramoutar	835	Ricky Jenkins	716	Aaron Dunlap	587		

3
BONUS TOTAL

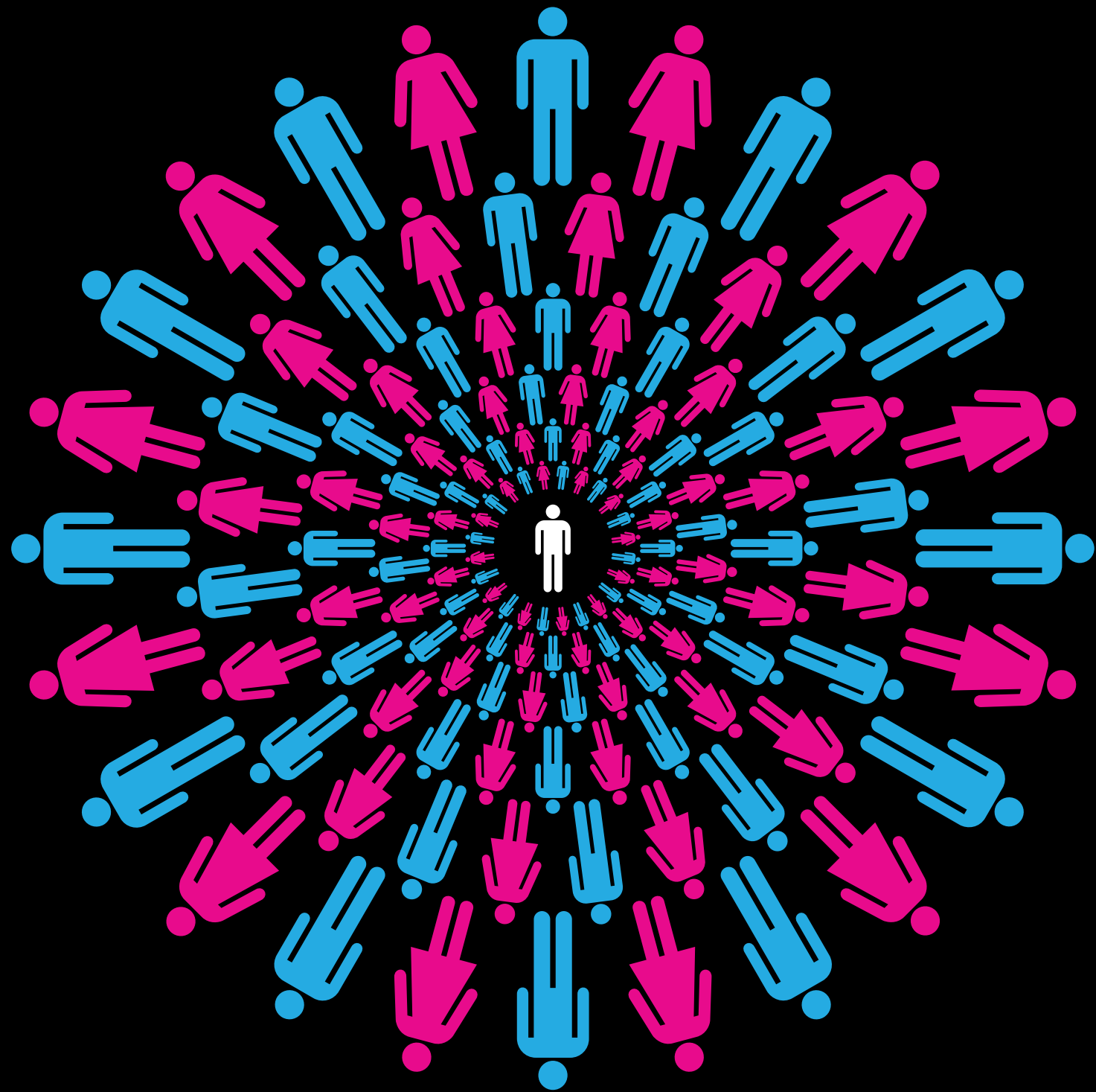
\$3,300,829

World's Greatest
\$1,584,163

Reinstatement
\$48,242

Leadership
\$1,668,424

All qualifiers listed achieved at least \$500 in bonus totals



REFERRAL LEADS ARE A VIRTUALLY UNLIMITED MARKET

Six degrees of separation refers to the idea that everyone is on average approximately six steps away, by way of introduction, from any other person on earth.

All expects to collect twice as many referral leads in 2012 as collected in 2011. **Hook up to a higher closing ratio by collecting and connecting with referral leads.**

Perspective



Scott Smith
President
& Chief Marketing Officer



Bob Whittinghill, Cindy Furer, Peggy & Scott Smith

A Convention to Remember A Peek at My Journal

I'd like to share my Convention experience and give it to you in the form of my mental diary.

Saturday — Travel day.

Sunday — This was our day to get acclimated, relax and practice our General Session speeches.

Monday — Light day, at least on paper. In fact, it was spent practicing for General Session.

This afternoon, I took a call telling me we had lost one of our own, San Diego SGA, husband of Cindy Furer, and friend to all, Bob Whittinghill. To say I was shocked would be an understatement. All concerns turned to Cindy and daughter Sasha, and from a front row position, I can assure you I have never been prouder of your CEO Roger Smith, who in the toughest of scenarios provided leadership to both Cindy and Sasha, but the Company too. It truly causes reflection on what services our Company provides and the emotions of dealing with what we deal with on a daily basis.

This evening was the annual President's Club dinner. This was my first President's Club as the President, and because Roger was tending to matters so much more pressing, I became the sole host. What a privilege, and what an affair it was, with more than 60 agents and PR reps qualifying.

Tuesday — The official General Session rehearsal was this morning. It went pretty well, but without going into detail, let's just say it was a good thing we had practice, because the teleprompter guy didn't speak English. Mass confusion would have been minor compared to what we deflected.

The First Timers Reception was this evening, followed by the main Welcome Reception. What a blast to see both old faces and the excitement of new qualifiers!

Wednesday — This was the most intense and tiring day. I had the privilege of closing General Session, which I take quite seriously. In addition to a message on chasing and embracing success, I tried to add some levity and fun by showing a Bruce Springsteen video that had been edited to pay tribute to our award winners.

Tonight, Roger and I met the company's top performers for formal pictures in a special room and backdrop. I pose for every picture asking myself what my parents would think of this scenario if they were still alive.

After pictures and dinner, the pinnacle of Convention — Awards Night! Each year, I have the best seat in the house, though it's not a seat at all. My role is vital: I hand flowers to the guest of the respective top performers as they come on stage. If I may brag, I haven't missed a proper flower delivery in nine Conventions. Being on my feet for four hours without a break at the end of an already hectic day should make for a great night's sleep.

Thursday — A day to chill and reflect. It's been an emotional week. I can't help but wonder what Cindy and Sasha are doing and feeling, tempered by looking over my balcony at the many American Incomers splashing and laughing in the pool below. Talk about mixed emotions. The final night party tonight was laid back, on the beach with some great live music. It brought to an end a Convention that not only featured recognition of the best, but recognition and remembrance of who we are, what we do, and most importantly, why we do it.

A Convention to remember, indeed.



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